

## Proposed NU Business Name: **RUPOSH MEDICAL HALL**



Project identification and prepared by: Nasir Hossen,  
Bashon Unit, Gazipur

Project verified by: Md Rofiqul Islam



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD ISMAIL HOSSAIN</b>
Age	:	01-11-1985 (29 Years)
Education, till to date	:	HSC pass
Marital status	:	Married
Children	:	1 Son and 1 Daughter
No. of siblings:	:	2 Brothers and 1 Sisters
Address	:	Vill: Islampur , P.O: Kodda Bazaar, P.S: Gazipur Sadar Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOMENA AKTER</b>
(iii) Father's name	:	<b>MD ABUL HOSSAIN</b>
(iv) GB member's info	:	Branch: Islampur , Centre # 07 (Female), Member ID: 1234, Group No: 01 Member since: 29-07-1993 (22 Years) First loan: 3,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	Four years experience in running business. Pharmacist
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-083783
Mother Contact No.	:	01914-634404
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY**

Momena Akter is a member of Grameen Bank since 22 years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development and business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RUPOSH MEDICAL HALL</b>
Location	:	Islampur bazaar, Gazipur
Total Investment in BDT	:	BDT 5,00,000
Financing	:	Self BDT 3,00,000 (from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing medicine like; Azithromicin, Omiprazole, Calcium, Vitamin, Syrup. Paracytamol, etc.</li> <li>▪Mobile phone also avaiable.</li> <li>▪Provide Bikash and Flexi-load service.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing one employee.</li> <li>▪After getting equity fund one employee will be appointed.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Kona bari, Gazipur.</li> <li>▪Agreed grace period is 4 months.</li> </ul>

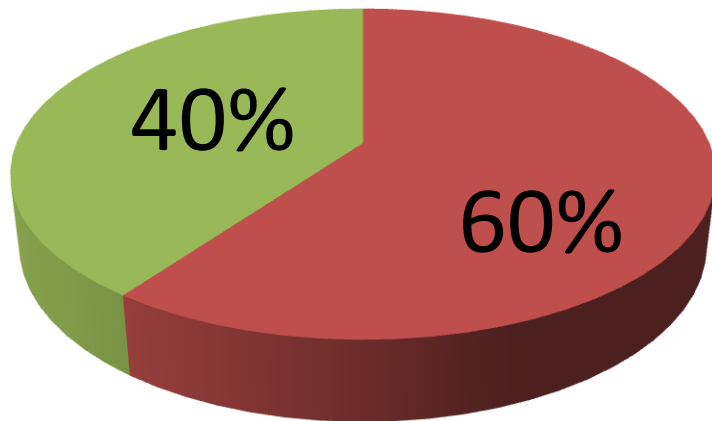
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Azithromicin, Omiprazole, Calcium, Vitamin, Syrup, Paracytamol, etc	2,500	75,000	900,000
Mobile phone	1,700	51,000	612,000
Bikash	120	3,600	43,200
Flexi load	81	2,430	29,160
<b>Total Sales (A)</b>	<b>4,401</b>	<b>132,030</b>	<b>1,584,360</b>
<b>Less. Variable Expense</b>			
Azithromicin, Omiprazole, Calcium, Vitamin, Syrup. Paracytamol, etc	2,125	63,750	765,000
Mobile phone	1,445	43,350	520,200
<b>Total variable Expense (B)</b>	<b>3,570</b>	<b>107,100</b>	<b>1,285,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>831</b>	<b>24,930</b>	<b>299,160</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity bill		400	4,800
Mobile Bill		500	6,000
Transportation		400	4,800
Salary (self)		6,000	72,000
Salary (staff)		4,000	48,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>13,600</b>	<b>163,200</b>
<b>Net Profit (E) [C-D]</b>		<b>11,330</b>	<b>135,960</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Azithromycin, Omiprazole, Calcium, Vitamin, Syrup. Paracytamol, etc	1,23,500	1,60,000	2,83,500
Mobile Phone	16,500	-	16,500
Flexi-load	10,000	10,000	20,000
Bikash	50,000	30,000	80,000
Security	1,00,000	-	1,00,000
<b>Total</b>	<b>3,00,000</b>	<b>2,00,000</b>	<b>5,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 200,000
- Total 500,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Azithromicin, Omiprazole, Calcium, Vitamin, Syrup, Paracytamol, etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Mobile phone	1,700	51,000	612,000	642,600	674,730
Bikash	240	7,200	86,400	90,720	95,256
Flexi load	135	4,050	48,600	51,030	53,582
<b>Total Sales (A)</b>	<b>6,075</b>	<b>182,250</b>	<b>2,187,000</b>	<b>2,296,350</b>	<b>2,411,168</b>
<b>Less. Variable Expense</b>					
Azithromicin, Omiprazole, Calcium, Vitamin, Syrup. Paracytamol, etc	3,400	102,000	1,224,000	1,285,200	1,349,460
Mobile phone	1,445	43,350	520,200	546,210	573,521
<b>Total variable Expense (B)</b>	<b>4,845</b>	<b>145,350</b>	<b>1,744,200</b>	<b>1,831,410</b>	<b>1,922,981</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,230</b>	<b>36,900</b>	<b>442,800</b>	<b>464,940</b>	<b>488,187</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	2,400	2,400
Electricity bill		400	4,800	5,500	6,000
Mobile bill & SMS Monitoring		600	7,200	8,000	8,500
Transportation		700	8,400	10,500	12,500
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		8,000	96,000	96,000	96,000
Entertainment		300	3,600	4,000	4,000
<b>Total Fixed Cost</b>		<b>18,000</b>	<b>216,000</b>	<b>198,400</b>	<b>201,400</b>
<b>Net Profit (E) [C-D]</b>		<b>18,900</b>	<b>226,800</b>	<b>266,540</b>	<b>286,787</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



# Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	226,800	266,540	286,787
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		146,800	333,340
	<b>Total Cash Inflow</b>	<b>426,800</b>	<b>413,340</b>	<b>620,127</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>146,800</b>	<b>333,340</b>	<b>540,127</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:021  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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ডাঃ মোঃ রাশেদুল ইসলাম

এম.বি.বি.এস (ঢাকা)

রেজিঃ নং-এ৫৫৯৯৪

মেডিকেল অফিসার

সিটি মেডিকেল কলেজ হাসপাতাল

রোগী দেখার সময়ঃ প্রতিদিন সন্ধ্যা ৭টা থেকে রাত ৯.৩০ পর্যন্ত





# FAMILY PICTURE

