#### **Proposed NU Business Name: MAA MEDICINE CORNER**



Project identification and prepared by: Md Ebadat Hossain, Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD ALAMGIR HOSSAIN	
Age	:	25-10-1981 (34 Years)	
Education, till to date	:	SSC	
Marital status	:	Married	
Children	:	2 Daughter	
No. of siblings:	:	4 Brothers and 2 Sisters	
Address	:	Vill: Aagchamari, P.O: Chamari Fotehpur, P.S: Mirjapur, Dist: Tangail	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father  JAHANARA BEGUM  MD AJGOR ALI  Branch: Banail Mirjapur, Centre # 04 (Female),  Member ID: 3270,Group No: 02  Member since: 30-10-1990 (25 Years)  First loan: 4,000 taka.	
Further Information: (v) Who pays GB loan installment	:	Existing loan: BDT 30,000 Outstanding loan: BDT 21,440 Father	
(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		Ten years experience in running business.
Training Info	:	He has nine month training.
Other Own/Family Sources of Income		Business
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01746-190080
Brother Contact No.	•	01860-241960
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

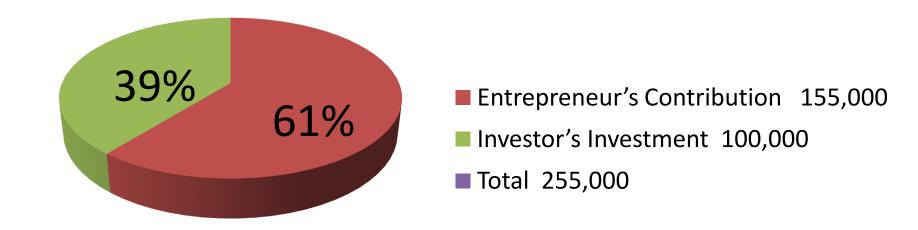
JAHANARA BEGUM joined Grameen Bank since 25 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	MAA MEDICINE CORNER			
Location	:	Chamari, Fotehpur bazaar, Tangail.			
Total Investment in BDT	:	BDT 2,55,000			
Financing	:	Self BDT 1,55,000(from existing business) 61% Required Investment BDT 1,00,000(as equity) 39%			
Present salary/drawings from business (estimates)	:	BDT 5,000			
Proposed Salary	:	BDT 5,000			
Size of pond	:	12 ft x 12 ft= 144 square ft			
Security of shop	:	BDT 45,000			
Implementation	•	<ul> <li>The business is planned to be scaled up by investment in existing medicine like; Ranitidine, Vitamin, Calcium etc.</li> <li>Average 10% gain on sales.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>The shop is rented.</li> <li>Collects medicine from different company agent.</li> <li>Agreed grace period is 4 months.</li> </ul>			

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Various Medicine	3,500	105,000	1,260,000	
Call service	200	6,000	72,000	
Total Sales (A)	3,700	111,000	1,332,000	
Less. Variable Expense				
Various Medicine	3,150	94,500	1,134,000	
Total variable Expense (B)	3,150	94,500	1,134,000	
Contribution Margin (CM) [C=(A-B)	550	16,500	198,000	
Less. Fixed Expense				
Rent		1,200	14,400	
Electricity bill		800	9,600	
Mobile Bill		200	2,400	
Transportation		500	6,000	
Salary (self)		5,000	60,000	
Entertainment		500	6,000	
Guard		200	2,400	
Total fixed Cost (D)		8,400	100,800	
Net Profit (E) [C-D)		8,100	97,200	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Antibiotic (100 box x 360)	36,000	30,000	66,000		
Omiprazole (110 x 400)	44,000	35,000	79,000		
Syrup (300 bottle x 50)	15,000	0	15,000		
Paracytamol	5,000	0	5,000		
Injection	15,000	10000	25,000		
Vitamin & Calcium	20,000	15000	35,000		
Salaine & Various Medicine	20,000	10000	30,000		
Total	155,000	100,000	255,000		

#### **Source of Finance**



Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Various Medicine	5,200	156,000	1,872,000	1,965,600
Call service	250	7,500	90,000	94,500
Total Sales (A)	5,450	163,500	1,962,000	2,060,100
Less. Variable Expense				
Various Medicine	4,680	140,400	1,684,800	1,769,040
Total variable Expense (B)	4,680	140,400	1,684,800	1,769,040
Contribution Margin (CM) [C=(A-B)	770	23,100	277,200	291,060
Less. Fixed Expense				
Rent		1,200	14,400	4,000
Electricity bill		800	9,600	10,500
Mobile Bill		300	3,600	4,000
Transportation		1,000	12,000	14,000
Salary (self)		5,000	60,000	60,000
Entertainment		500	6,000	6,500
Guard		200	2,400	3,000
Total Fixed Cost		9,000	108,000	92,500
Net Profit (E) [C-D)		14,100	169,200	198,560
Investment Payback			60,000	60,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	169,200	198,560
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		109,200
	Total Cash Inflow	269,200	307,760
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	109,200	247,760

## SWOT ANALYSIS

## Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 10 Years

Quality goods & services;

Skill and experience;

## WEAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

### THREATS

Theft

Fire

Political unrest

# Pictures



















#### গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Bovernment of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আলমগীর হোসেন

Name: MD. ALAMGIR HOSSAIN

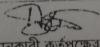
পিতা: মোঃ আজগর আলী

মাতা: জাহানারা বেগম

Date of Birth: 25 Oct 1981

ID NO: 9316615840383

এই কার্ডটি গণপ্রভাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোপাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য খনুরোধ করা হলো। ঠিকানা: গ্রাম/রাস্তা: আগচামারী, আগচামারী, ডাকঘর: চামারী ফতেপুর - ১৯৪৪, মির্জাপুর, টাঙ্গাইল



প্রদানকারী কর্তৃপক্ষের সক্ষর

প্রদানের তারিখ: ১০/০৭/২০০৮

## **FAMILY PICTURE**

