Proposed NU Business Name: KAKOLI & KOHELI MEDICINE CORNER



Project identification and prepared by: MD. Nurul Islam, Kaliakair Unit, Gazipur

Project verified by: MD. Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. ASADUZZAMAN RIPON		
Age	:	22-03-1994 (22 Years)		
Education, till to date	:	D.M.S		
Marital status	:	Married		
Children	:	NIL		
No. of siblings:	:	3 Brothers & 3 Sisters		
Address	:	Vill: Sadarchala, P.O: Mouchak, P.S: Kaliakair, Dist: Gazipur		
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 DR. MRS. MANWARA BEGUM DR. MD. AMINUL ISLAM Branch: Mouchak Kaliakair, Centre # 04(Female), Member ID: 6131/1, Group No: 07 Member since: 04-03-1995 (20 Years) First loan: BDT 5,000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 1,50,000 , Outstanding loan: BDT 1,07,760 Father No No 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	:	7 years experience in running business.
Training Info	:	He has training.
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790-198089
Mother's Contact No.	:	01933-212744
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DR. MRS. MANWARA BEGUM joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

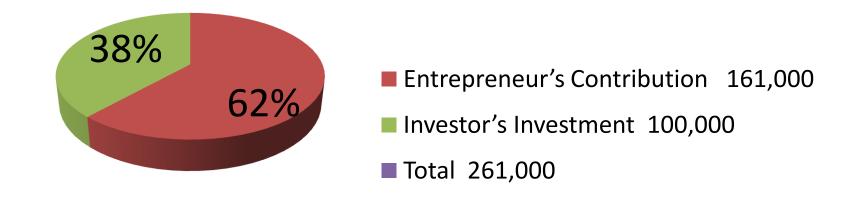
Proposed Nobin	Udyokta	Business	Info
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Business Name	:	KAKOLI & KOHELI MEDICINE CORNER	
Location	:	Jamtola, Mouchak, Gazipur	
Total Investment in BDT	:	BDT 2,61,000/-	
Financing	:	Self BDT 1,61,000/-(from existing business) 62%	
		Required Investment BDT 1,00,000/-(as equity) 38%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	16 ft x 14 ft= 224 square ft	
Security of the shop	:	BDT 2,50,000/-	
Implementation	:	 The business is planned to be scaled up by investment in existing Medicine like; Zimex, Aximex, Losectil, Seclo etc. Average 12% gain on sale. Income from patient call. The business is operating by entrepreneur. Existing one employee. After getting equity fund one employee will be appointed. The shop is rented. Collects Medicine from Konabari. Agreed grace period is 3 months. 	

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Medicine	5,150	154,500	1,854,000		
Injection Push, Pressure Measurement	200	6,000	72,000		
Total Sales (A)	5,350	160,500	1,926,000		
Less. Variable Expense					
Medicine	4,532	135,960	1,631,520		
Total variable Expense (B)	4,532	135,960	1,631,520		
Contribution Margin (CM) [C=(A-B)	818	24,540	294,480		
Less. Fixed Expense					
Rent		5,000	60,000		
Electricity Bill		1,000	12,000		
Mobile Bill		300	3,600		
Salary (self)		5,000	60,000		
Guard		300	3,600		
Transportation		200	2,400		
Salary (staff)		5,000	60,000		
Total fixed Cost (D)		16,800	135,600		
Net Profit (E) [C-D)		7,740	158,880		

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
A20, Zimex, Cef 3, Finix	34,000	25,000	59,000			
Zovia, Esonix, Azimex, Met,	16,000	25,000	41,000			
Losectil, Napa, Cinkara	16,000	25,000	41,000			
Safi, Alkoli, Cibact, Calbo etc	22,000	25,000	47,000			
Fridge (1)	12,000	0	12,000			
IPS (1)	13,000	0	13,000			
Television (1)	3,000	0	3,000			
Rack (3)	40,000	0	40,000			
Korondesk	5,000	0	5,000			
Total	161,000	100,000	261,000			

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Medicine	7,500	225,000	2,700,000	2,835,000	
Injection Push, Pressure Measurement	250	7,500	90,000	94,500	
Total Sales (A)	7,750	232,500	2,790,000	2,929,500	
Less. Variable Expense					
Medicine	6,600	198,000	2,376,000	2,494,800	
Total variable Expense (B)	6,600	198,000	2,376,000	2,494,800	
Contribution Margin (CM) [C=(A-B)	1,150	34,500	414,000	434,700	
Less. Fixed Expense					
Rent		5,000	60,000	60,000	
Electricity Bill		1,000	12,000	13,000	
Mobile Bill		400	4,800	5,500	
Salary (self)		5,000	60,000	60,000	
Guard		300	3,600	4,000	
Transportation		400	4,800	6,500	
Salary (staff)		8,000	96,000	96,000	
Non Cash Item					
Depreciation		823	9,872	9,872	
Total Fixed Cost		20,923	251,072	254,872	
Net Profit (E) [C-D)		13,577	162,928	179,828	
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	162,928	179,828
1.3	Depreciation (Non cash item)	9,872	9,872
1.4	Opening Balance of Cash Surplus		112,800
	Total Cash Inflow	272,800	302,500
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	112,800	242,500

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill: 07 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

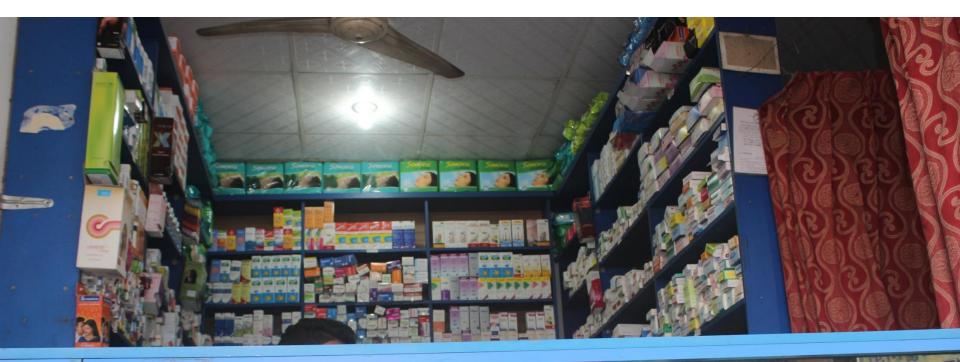
THREATS

Theft

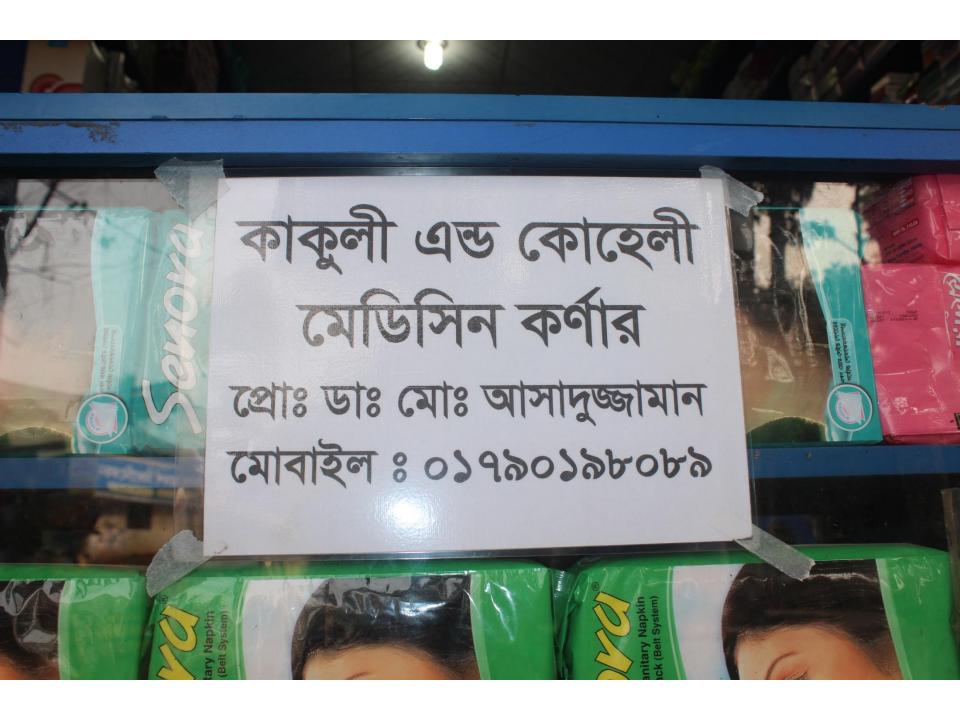
Fire

Political unrest

Pictures







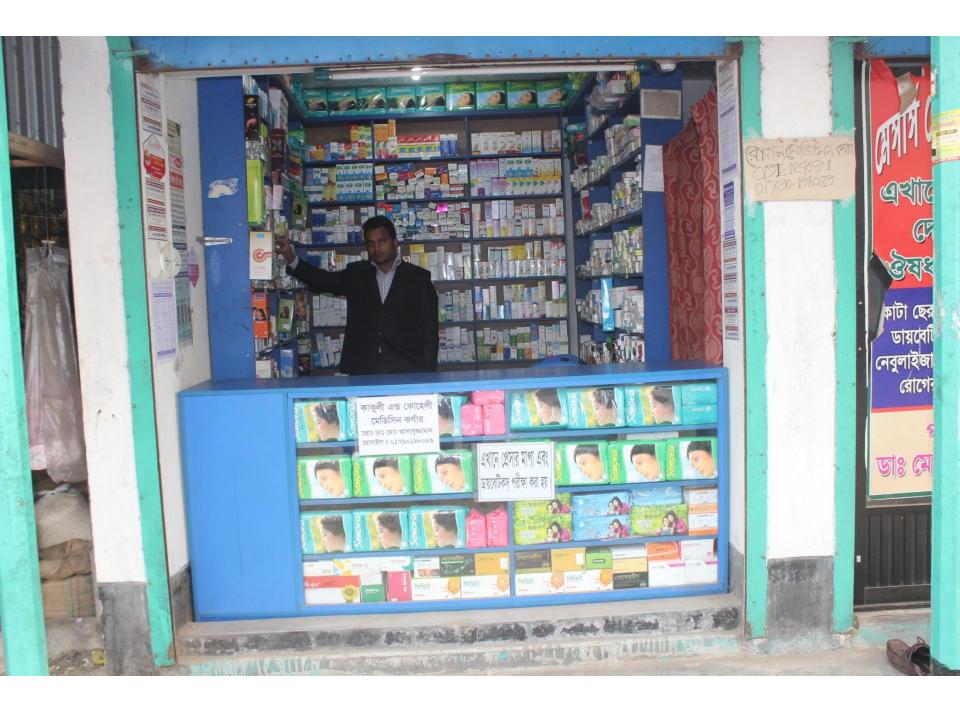




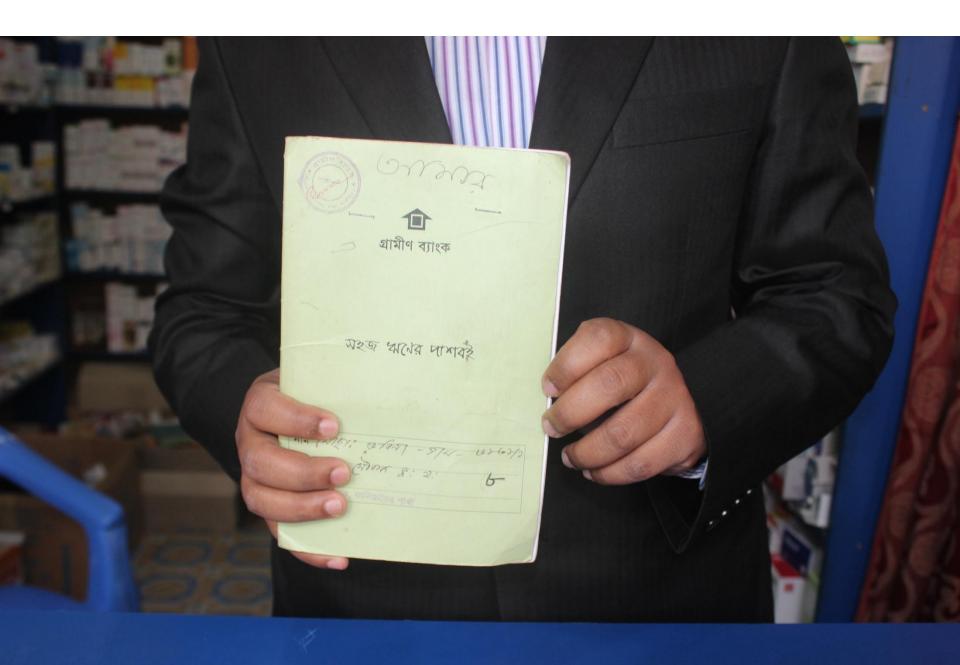












THE STATE MEDICAL FACULTY OF BANGLADE



PROVISIONAL CERTIFICATE

Registration No. Session

This is to Certify that

MD. ASAD UZZAMAN

RUBINA BEGUM

MD. AMINUL ISLAM

SIMT Medical Assistant Training School, Dhaka.

Centre

Institute of Health Technology, Dhaka.

3161 duly F

Medical Assistant Training Course of 3 (three) years duration held in the month of under THE STATE MEDICAL FACULTY OF BANGLADESH and he/she had completed the period of one year.

203, Shahid Syed Nazrul Islam Sharani, Dhaka-1000.

Date of Publication of Result :

Date of Issue : 26/05/2015 N.B This Provisional Certificate must be produced at the time of delivery of original pass certificate BINGAL DRUGS RULES, 1946 FORM 8.

No. 9035382

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NON DISPENSING.

Date 2010912078

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নিয়ম দ্রষ্টব্য ১২(১)

লাইদেল নং-

CARD / জাতীয় পরিচয় পত্র নাম: মোঃ আসাদুজামান রিপন Name: MD. ASADUZZAMAN RIPON পিতা, ডাঃ মোঃ আমিনুল ইসলাম माठा: हिं। फिरमन भरमाधाता लगार अर्थ हिं। Date of Birth: 22 Mar 1994

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

ID NO: 19943313266000322

FAMILY PICTURE

