Proposed NU Business Name: MAA MEDICINE CORNNER



Project identification and prepared by: Md. Abu Bakkar Siddique, Dakshinkhan Unit, Dhaka

Project verified by: MD. Rofiqul Islam



| Brief Bio of The Proposed Nobin Udyokta | | | | | | |
|--|--------|---|--|--|--|--|
| Name | : | MD SHAKIL HOSEN | | | | |
| Age | : | 22-07-1986 (30 Years) | | | | |
| Education, till to date | : | H. S. C | | | | |
| Marital status | : | Married | | | | |
| Children | : | 02 Daughter | | | | |
| No. of siblings: | : | 02 Brothers 02 Sisters | | | | |
| Address | : | Vill: 315/7 Kawla, P.O Khilkhet, P.S: Dakshinkhan, Dist: Dhaka | | | | |
| 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 MOST. SHIULY RAHMAN MD ATAUR RAHMAN Branch: Dakshinkhan, Centre # 72 (Female), Member ID: 9201, Group No: 11 Member since: 05-07-1988 (28 Years) First loan: BDT 1,000 /- | | | | |
| Further Information: (v) Who pays GB loan installment | : | Exiting loan: BDT 100000 Outstanding loan: BDT 16,000 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 Own Business Experiences Training Info | : | 12 years experience in running business. 07 years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01671-521414 |
| Family's Contact No. | : | 01674-355104 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST SHIULY RAHMAN joined Grameen Bank since 28 years ago. At first she took BDT 1,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

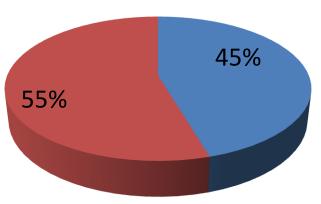
| Proposed Nobin Udyokta Business Info | | | | | | |
|---|---|---|--|--|--|--|
| Business Name | : | MAA MEDICINE CORNNER | | | | |
| Location | : | Kawla beparibari,Dakshinkhan,Dhaka | | | | |
| Total Investment in BDT | : | BDT 5,50,000/- | | | | |
| Financing : Self BDT 2,50,000/- (from existing business) 45% Required Investment BDT 3,00,000/- (as equity) 559 | | Self BDT 2,50,000/- (from existing business) 45% Required Investment BDT 3,00,000/- (as equity) 55% | | | | |
| Present salary/drawings from business (estimates) | : | BDT 8,000 | | | | |
| Proposed Salary | : | BDT 8,000 | | | | |
| Size of shop | : | 18 ft x 16 ft= 324 square ft | | | | |
| Implementation | | The business is planned to be scaled up by investment in existing goods like; seclo,cef,ppi-20,monust,losest,pantid,nwlcu gold,a caldx,cuest etc. Average 24% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Tangi, Dhaka. Company Agents. Agreed grace period is 3 months. | | | | |

| Existing Business (BDT) | | | | | | |
|-----------------------------------|-------|---------|-----------|--|--|--|
| Particular | Daily | Monthly | Yearly | | | |
| Revenue (sales) | | | | | | |
| Various Medicine | 3,400 | 102,000 | 1,224,000 | | | |
| Total Sales (A) | 3,400 | 102,000 | 1,224,000 | | | |
| Less. Variable Expense | | | | | | |
| Various Medicine | 2,584 | 77,520 | 930,240 | | | |
| Total variable Expense (B) | 2,584 | 77,520 | 930,240 | | | |
| Contribution Margin (CM) [C=(A-B) | 816 | 24,480 | 293,760 | | | |
| Less. Fixed Expense | | | | | | |
| Rent | | 4,000 | 48,000 | | | |
| Electricity Bill | | 1000 | 12,000 | | | |
| Transportation | | 1,500 | 18,000 | | | |
| Mobile Bill | | 1000 | 12,000 | | | |
| Entertainment | | 1000 | 12,000 | | | |
| Gruad | | 300 | 3,600 | | | |
| Salary (self) | | 8,000 | 96,000 | | | |
| Total fixed Cost (D) | | 16,800 | 201,600 | | | |
| Net Profit (E) [C-D) | | 7,680 | 92,160 | | | |

| Investment Breakdown | | | | | | | | |
|----------------------|----------|----------|------------|------------------|----------|-------|------------|----------|
| Particulars | | Existing | | Particulars | Proposed | | | Proposed |
| Particulars | Quantity | Price | Unit Price | | Quantity | Price | Unit Price | Total |
| PPI-20 | 30 | 500 | 15000 | Seclo-20 | 10 | 500 | 5,000 | 20,000 |
| Imonus-10 | 20 | 450 | 9000 | Triocium | 15 | 560 | 8,400 | 17,400 |
| Seclo-20 | 2 | 500 | 1000 | Cef-3 200mg | 10 | 420 | 4,200 | 5,200 |
| Losectil | 6 | 240 | 1440 | Fill will gold | 15 | 285 | 4,275 | 5,715 |
| Cef-3 200mg | 2 | 420 | 840 | Tentand plus | 20 | 80 | 1,600 | 2,440 |
| Ralizol-10 | 2 | 300 | 600 | Ciplocin | 10 | 450 | 4,500 | 5,100 |
| Ranitid-150 | 15 | 375 | 5625 | Atant-120 | 15 | 210 | 3,150 | 8,775 |
| Neorobest gold | 10 | 180 | 1800 | Calbo Cal D | 10 | 500 | 5,000 | 6,800 |
| Curest | 1 | 380 | 380 | Torax | 5 | 450 | 2,250 | 2,630 |
| Various Medicine | | | 194315 | Exium-10 | 15 | 750 | 11,250 | 205,565 |
| Security | | | 20000 | Various Medicine | | | 250,375 | 270,375 |
| Total | | | 250,000 | | | | 300,000 | 550,000 |

Source of Finance

■ Entrepreneur's contibution 250000 ■ Investor's Investment 300000 ■ Total 550000



| Financial Projection (BDT) | | | | | |
|-----------------------------------|-------|---------|-----------|-----------|-----------|
| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year |
| Revenue (sales) | | | | | |
| Various Medicine | 4,200 | 126,000 | 1,512,000 | 1,587,600 | 1,666,980 |
| Total Sales (A) | 4,200 | 126,000 | 1,512,000 | 1,587,600 | 1,666,980 |
| Less. Variable Expense | | | | | |
| Various Medicine | 3,192 | 95,760 | 1,149,120 | 1,206,576 | 1,266,905 |
| Total variable Expense (B) | 3,192 | 95,760 | 1,149,120 | 1,206,576 | 1,266,905 |
| Contribution Margin (CM) [C=(A-B) | 1,008 | 30,240 | 362,880 | 381,024 | 400,075 |
| Less. Fixed Expense | | | | | |
| Rent | | 4,000 | 48,000 | 48,000 | 48,000 |
| Electricity Bill | | 1050 | 12,600 | 13,230 | 13,892 |
| Transportation | | 1,650 | 19,800 | 20,790 | 21,830 |
| Mobile Bill | | 1,200 | 14,400 | 15,120 | 15,876 |
| Entertainment | | 1,000 | 12,000 | 12,600 | 13,230 |
| Gruad | | 300 | 3,600 | 3,780 | 3,969 |
| Salary (self) | | 8,000 | 96,000 | 96,000 | 96,000 |
| Non Cash Item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total Fixed Cost | | 17,200 | 206,400 | 209,520 | 212,796 |
| Net Profit (E) [C-D) | | 13,040 | 156,480 | 171,504 | 187,279 |
| Investment Payback | | | 120,000 | 120,000 | 120,000 |

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

| SI# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---------------------------------|--------------|--------------|--------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 300,000 | | |
| 1.2 | Net Profit | 156,480 | 171,504 | 187,279 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 36,480 | 87,984 |
| | Total Cash Inflow | 456,480 | 207,984 | 275,263 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 300,000 | | |
| 2.2 | Payment of GB Loan | | | |
| | Investment Pay Back (Including | 120,000 | 120,000 | 120,000 |
| 2.3 | Ownership Tr. Fee) | 120,000 | 120,000 | 120,000 |
| | Total Cash Outflow | 420,000 | 120,000 | 120,000 |
| 3 | Net Cash Surplus | 36,480 | 87,984 | 155,263 |

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

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















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / काठीय शतिक्य शत



নাম: মোঃ শাকিল হোসেন Name: Md. Shakil Hosen পিতা: মোঃ আতাউর রহমান

্য মাতা: মোসাঃ শিউলী রহমান Date of Birth: 22 Jul 1986

ID NO: 19862641038000114

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি বাবহারকারী নারীত অন্য কোষাও পাওয়া গেলে নিকটছ পোষ্ট অফিনে জন্ম নেয়ার জন্য অনুহোধ করা হলো। ঠিকানা: বাসা(হোজিঃ: ৩১৫/৭, আম/বারা: কাওলার মধ্যপাড়া, ডাকমত: খিলকেত

ब्राङ्क धन्त / Blood Group: B+

CUERS

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৯/১০/২০১০

FAMILY PICTURE

