

Proposed NU Business Name: **MA MEDICINE CORNER**



Project identification and prepared by: Md. Delwer Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MASUM PALOWAN
Age	:	15/07/1987 (30 Years)
Education, till to date	:	Degree (Pass)
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Sister
Address	:	Vill: Dhulishuta, P.O: Tilshunia-1730, P.S: Kapashia, 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	:	AMBIA KHATUN
(iii) Father's name	:	LATE MIAR UDDIN PALOWAN
(iv) GB member's info	:	Branch: Bhawal Chandpur, Centre # 17 (Female), Member ID: 3278, Group No: 03 Member since: 20/08/2010 to 2017 (07 Years) First Loan: BDT 10,000 /-, Existing Loan: 40,000/- Outstanding Loan: BDT 40,000/-
Further Information:		
(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.)	:	Yes
Business Experiences and Training Info	:	05 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Veterenary Doctor
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-985968
Family's Contact No.	:	01939-281315
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMBIA KHATUN joined Grameen Bank since 07 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info4

Business Name	:	MA MEDICINE CORNER
Location	:	Bolkhela Bazar, Kapashia
Total Investment in BDT	:	BDT 2,77,000/-
Financing	:	Self BDT 2,07,000/- (from existing business) 75% Required Investment BDT 70,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft = 150 sq. ft
Security of the shop	:	BDT 1,00,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in various medicine items. ▪Average 30% gain on sales. ▪The business is operated by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Kapashia Bazar. ▪Agreed grace period is 3 months.

Existing Business

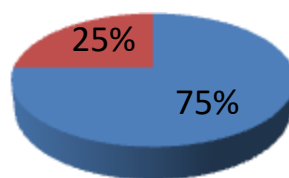
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Medicine Items	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Medicine Items	2,100	63,000	7,56,000
Total variable Expense (B)	2,100	63,000	7,56,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	3,24,000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Guard		200	2,400
Salary (self)		5,000	60,000
Total fixed Cost (D)		7,250	87,000
Net Profit (E) [C-D]		19,750	2,37,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Unit	Unit price	Amount	Unit	Unit price	Amount	
EVM DV Gold	40 Box	460	18,400	30 Box	460	13,800	32,200
Rena Cal P	12 Box	430	5,160	30 Box	430	12,900	18,060
Trisol	20 Box	400	8,000	40 Box	400	16,000	24,000
Jaimovet	80 Box	122	9,760	40 Box	122	4,880	14,640
Rumenon	12 Box	200	2,400	40 Box	200	8,000	10,400
Digestive	30 Box	220	6,600	60 Box	220	13,200	19,800
Penicilinie group	100 Box	45	4,500	-	-	-	4,500
Saline	20 Box	90	1,800	-	-	-	1,800
Iver Mactine BP	25 Box	60	1,500	-	-	-	1,500
Salfa Dayagine	20 Box	400	8,000	-	-	-	8,000
Agithromycine	12 Box	350	4,200	-	-	-	4,200
Omiplazol	25 Box	500	12,500	-	-	-	12,500
Isomiprazol	12 Box	550	6,600	-	-	-	6,600
Others	-	-	17,580	-	-	1,220	18,800
Security	-	-	1,00,000	-	-	-	1,00,000
Total			2,07,000			70,000	2,77,000

Source of Finance



■ Entrepreneur's Contribution- 2,07,000

■ Investor's Investment- 70,000

■ Total Investment-2,77,000

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year (+5%)	3rd Year (+5%)
Revenue (sales)					
Medicine Items	4,200	1,24,000	15,12,000	15,87,600	16,66,980
Total Sales (A)	4,200	1,24,000	15,12,000	15,87,600	16,66,980
Less. Variable Expense					
Medicine Items	2,940	88,200	10,58,400	11,11,320	11,66,886
Total variable Expense (B)	2,940	88,200	10,58,400	11,11,320	11,66,886
Contribution Margin (CM) [C=(A-B)]	1,260	37,800	4,53,600	4,76,280	5,00,094
Less. Fixed Expense					
Rent		800	9,600	9,600	9,600
Electricity Bill		300	3,600	3,700	3,800
Transportation		800	9,600	11,000	12,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Guard		200	2,400	2,500	2,600
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		7,600	91,200	93,100	94,500
Net Profit (E) [C-D]		30,200	3,62,400	3,83,180	4,05,594
Investment Payback			28,000	28,000	28,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	3,62,400	3,83,180	4,05,594
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		3,34,400	6,89,580
	Total Cash Inflow	4,32,400	7,17,580	10,95,174
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	3,34,400	6,89,580	10,67,174

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

মা মেডিসিন কর্ণার

মোঃ মোঃ মাহুম পালায়ান

(প্রশিক্ষন-গ্ৰাণ্ড-পণ্ড-চিকিৎসক)

এখানে সকল প্রকার দেশী-বিদেশী ঔষধ বিক্রি সহ একটি গরু, হাঁস-মুরগীর চিকিৎসা করা হয়।
ফার্মাসিষ্ট রেজিঃ নং- সি ৬৬১৪২/১৪
মুখ্য প্রশিক্ষন কেন্দ্র সাতার থেকে ১-৩৮ তম খ্যাতে ১ম স্থানে অবস্থিত।

কৃত্রিম প্রজনন কেন্দ্র



হিটে আসা গাভীকে ১০০%
জাতের সিমেন দ্বারা কৃত্রিম
প্রজনন করা হয় ও সকল পশুর
প্রাথমিক চিকিৎসা দেওয়া হয়।

সকল প্রকার দেশী-বিদেশী ঔষধ বিক্রয় করা হয়।
ফার্মাসিষ্ট রেজিঃ নং- সি ৬৬১৪২/১৪

মা মেডিসিন কর্ণার

বলখেলা বাজার, মেইনরোড, কালাপিয়া, গাজীপুর।

মোঃ মাহুম পালায়ান- এ. আই. টেকনিশিয়ান
মোবাঃ ০১৭১৭৯৮৫৯৬৮







FAMILY PICTURE

