

A Nobin Udyokta Project

New Bismillah Medicine Corner



Presented by:

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Nu Identified and PP Prepared by :

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GRAMEEN TRUST



33rd Design Lab (Executive)

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BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Omar Faruk
Age	:	31 years
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	2 brothers, 2 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Anoara Begum
(iii) Father's name	:	Mr. Md. Shah Alam
(iv) GB member's info	:	Branch: Sonapur Centre 50/Ma, Loan no :5711/3 Member since : 09-10-2011 First loan: Tk. 25000 Existing loan: -N/A , Outstanding: N/A
Further Information:		N/A
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
Education	:	B.A

Brief Bio of the proposed Nobin Udyokta

Present Occupation	:	Medicine business
Business Experiences and Training Info	:	7 years : Studying in Pharmacist course at Miazdi, Noakhali.
Other Own/Family Sources of Income	:	Father is a private service holder
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

Brief History of GB Loan Utilization by Family

NU's Mother has been a member of Grameen Bank since 2011 (03 years). NU invested GB Loan in his business, Repaired their own house from the income of business. They also bought some cattle. NU's mother gradually improved their life standard by using GB loan.

Proposed Nobin Udyokta Business Info

Business Name	:	New Bismillah Medicine Corner , Trade License no:7329
Address/ Location	:	In front of Powrosova , Ramgonj, Laxmipur.
Total Investment in BDT	:	400000/-
Financing	:	Self BDT 200000/- (from existing business) 50. % Required Investment BDT 200000/- (as equity) 50 %
Present salary/drawings from business (estimates)	:	6500/-
Proposed Salary		7000/-
Proposed Business Implementation Plan		
(i)% of present gross profit margin	:	12.5%
(ii) Estimated % of proposed gross profit margin		12.5%
(iii) Agreed grace period		02 months.

Project Summary

- **Udoykta is running this medicine business with an experience of 7 years.**
- **With new investment, sale will be increased by 7%.**
- **The Business will operate by the entrepreneur.**
- **Target customers are local people Sonapur, Ramgong.**
- **Udoykta is studying in Pharmacist course at Miazdi, Noakhali.**

OBJECTIVES

- ✓ Employment for the entrepreneur.
- ✓ Become a Prominent Nobin Udyokta.
- ✓ Create employment opportunities for others (especially for the family members of Grameen Bank Borrowers)
- ✓ Improving livelihood of Nobin Udyokta's family.
- ✓ Selling quality medicine to the community.
- ✓ Contribute in improving socio-economic condition.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
	(1)	(2)	(1+2)
Investments in different categories:			
<u>Different kind of stock items (Existing)</u>			
Advance 15 000/-	200,000/-		
Furniture 30 000/-			
Tablet/capsule 15 000/-			
Anti-biotic(tablet + capsule + syrup) 30,000/-			
Syrup & file item 25,000/-			
Omeprazole & anti-ulcer 15,000/-			
Surgical item 25,000/-			
Ointment , Cream & topical item 20,000/-			
Vitamin & other Stock items 25,000/-			
<u>Proposed items</u>			
Surgical Item 50,000/-	200,000/-		
Tablet/Capsule(antibiotic) 20,000/-			
Syrup 20,000/-			
Saline 20,000/-			
Ointment(eye drop) 10,000/-			
Vitamin(A- Z) 20,000/-			
Injectable items 10,000/-			
Vitamin (cd3 trade name) Dealership 50,000/-			
Total Capital			400,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	4000	120000	1440000
Less: Cost of sales (B)	3500	105000	1260000
Gross Profit (C) [C=(A-B)]	500	15000	180000
Less: Operating Costs			
Electricity bill		450	5400
Generator bill		150	1800
Shop Rent		2000	24000
Entertainment		500	6000
Present salary		6500	78000
Non Cash Item:-			
Depreciation Expenses		250	3000
Total Operating Cost (D)		9850	118200
Net Profit (C-D):		5150	61800

Financial Projection of NU Business Plan

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	6000	180000	2160000	7000	210000	2520000	8000	240000	2880000
Less: cost of sales (B)	5250	157500	1890000	6125	183750	2205000	7000	210000	2520000
Gross Profit(C) [C=(A-B)]	750	22500	270000	875	26250	315000	1000	30000	360000
Less: Operating Costs									
Electricity bill		500	6000		500	6000		500	6000
Shop Rent		3000	36000		3000	36000		3000	36000
Generator bill		170	2040		200	2400		200	2400
Mobile Bill (SMS & Reporting inclusive)		100	1200		100	1200		100	1200
Proposed Salary-		7000	84000		8000	96000		10000	120000
Non Cash Item:									
Depreciation Expenses		400	4800		400	4800		400	4800
Total Operating Cost (D)		11170	134040		12200	146400		14200	170400
(Net Profit C-D) :		11330	135960		14050	168600		15800	189600
Pay back			80000			80000			80000
Retained money			55960			88600			109600

SWOT Analysis

STRENGTH

- ✓ Well Known Person in locality.
- ✓ Provide quality medicine and services to meet demand for the community.
- ✓ Skill and Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Transportation cost.
- ✓ Increase products price.

OPPORTUNITY

- ✓ Demand of various medicine & surgical items.
- ✓ In front of Famous Hospital & Ramgong Powrosova.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.



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For More Information
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