

A Nobin Udyokta Project

Proposed NU Business Name: M/S ASMERY MEDICAL HALL



Presented by
Md. Baki Billa

NU Identified and PP Prepared by-
Sonia Sultana (Chandpur Sadar Unit)
Verified By: Md. Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Baki Billa
Age	:	20-12-1983 (32 years)
Marital status	:	Married
Children	:	02 sons ,01 daughter
No. of siblings:	:	Brother-03, Sister-01
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jahanara Akter
(iii) Father's name	:	Abdul Ali
(iv) GB member's info	:	Branch: Narayonpur Centre No-36/m, Group no- 02 , Loan no-7465 Member since 10-10-2004 - 2012, First loan: Tk.10000/- Existing Loan - NILL,
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education	:	N/A
Education	:	HSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Medicine Business
Trade License		152/14-15
Drug License		CP-98 (Matlab)
Business Experience	:	10 Years : Completed 4 years Diploma course in Unani Medicine and Surgery
Other Own/Family Sources of Income	:	fisheries & Agriculture (Father)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT-Chandpur Sadar Unit
NU Contact info		Mobile no -01818712784

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2004(11 years). At first she took 10,000/-from GB. NU invested GB Loan in his business for expansion. They also bought some agro-land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Asmery Medical Hall
Address/ Location	:	Narayonpur bazar, Matlab (S) , Chandpur
Total Investment in BDT	:	7,50,000/-
Financing	:	Self BDT 550000/- (from existing business) 73% Required Investment BDT 200000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	8000/-
Proposed Salary	:	8000/-
Proposed Business	:	
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	02 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Furniture	=50,000/-			
Tablet/capsule	=40,000/-			
Anti-biotic(tablet + capsule + syrup)	= 100,000/-			
Syrup & file item	=45,000/-			
Omeprazole & anti-ulcer	=40,000/-	550000/-		550000
Ointment , Cream & topical item	=30,000/-			
Vitamin & unani & other Stock items	=50000/-			
Surgical Item	=20,000/-			
Advance	=175000			
<u>Proposed items</u>				
Tablet & Capsule	=30000/			
Tablet/Capsule(omeprazole group)	=30,000/-			
Injectable items	=30,000/-			
Vitamins & Other syrap	=30,000/-		200000/-	200000
Antibiotic (SY/PLS)	=30,000/-			
Amino acid /DNS , SODIUM Saline	=30,000/-			
Unani Items	=20000/			
Total Capital		550000/-	200000/-	750000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4000	120000	1440000
<i>Less: Cost of sales (B)</i>	3200	96000	1152000
TOTAL Income	800	24000	288000
<i>Income from patient fee</i>	400	12000	144000
Gross Profit (C) [C=(A-B)]	1200	36000	432000
<i>Less: Operating Costs</i>			
Electricity bill		600	7200
Shop Rent		3500	42000
Night Guard bill		200	2400
Mobile bill		300	3600
Present salary/Drawings- self		8000	96000
Salary Staff (01)		5000	60000
Entertainment		500	6000
Other costs (fees)		200	2400
Non Cash Item:			
Depreciation Expenses (50000*10%)		417	5004
Total Operating Cost (D)		18717	224604
Net Profit (C-D):		17283	207396

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	150000	1800000	180000	2160000	200000	2400000
<i>Less: cost of sales (B)</i>	120000	1440000	144000	1728000	160000	1920000
<i>Total Income</i>	30000	360000	36000	432000	40000	480000
<i>Income from patient fee</i>	12000	144000	12000	144000	12000	144000
Gross Profit (C) [C=(A-B)]	42000	504000	48000	576000	52000	624000
<i>Less: Operating Costs</i>						
Electricity bill	600	7200	700	8400	700	8400
Shop Rent	3500	42000	3500	42000	3500	42000
Night Guard bill	200	2400	200	2400	200	2400
Mobile bill	500	6000	500	6000	500	6000
Present salary/Drawings- self	8000	96000	8000	96000	8000	96000
Salary staff	5000	60000	6000	72000	6000	72000
Entertainment	500	6000	500	6000	500	6000
Others (fees)	200	2400	200	2400	200	2400
Non Cash Item:						
Depreciation Expenses	417	5004	417	5004	417	5004
<i>Total Operating Cost (D)</i>	18917	227004	20017	240204	20017	240204
(Net Profit C-D) :	23083	276996	27983	335796	31983	383796
Pay back		80000		80000		80000
Retained Income:	196996		255796		303796	

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	276996	335796	383796
1.3	Depreciation (Non cash item)	5004	5004	5004
1.4	Opening Balance of Cash Surplus		202000	462800
	Total Cash Inflow	482000	542800	851600
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	202000	462800	771600

SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality medicine to meet demand for the community.
- ✓ He is also a doctor and provide good services

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.

OPPORTUNITY

- ✓ Demand from locality.
- ✓ Good shop location

THREATS

- ✓ Political Unrest.
- ✓ Other competition.



এখানে যন্ত্র রোগের পরামর্শ নেয়া হয়















Bangladesh Board of Unani & Ayurvedic Systems of Medicine

No. 1279

Dated: 30th April, 2007





DIPLOMA IN UNANI MEDICINE & SURGERY

This is to certify that M. Pabi Pabik
No. M. A. M. of Bangladesh Unani Tibbia College, Dhaka
having completed full four years' course both theoretical and practical, duly passed the
Final Qualifying Examination held in the month of February, 2007 and is hereby
awarded with the Diploma in Unani Medicine & Surgery (D.U.M.S.)

WAZIR

The 30th December 2006

Written by: 

Compared by: 


CONTROLLER OF EXAMINATIONS



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কৃষক বাণিজ্যের আইন

নাম: ১২১

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Presented at
15th Internal Design Lab
on August 17, 2015 at GT

For more information

Grameen Trust

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