Proposed NU Business Name: M S FARID MEDICAL HALL



Project identification and prepared by: Md. Abadat Hossain, Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD. FARIDUR RAHMAN	
Age	:	01-01-1981 (34 Years)	
Education, till to date	:	H.S.C	
Marital status	:	Married	
Children	:	Two Daughters	
No. of siblings:	:	1 Brother 1 Sister	
Address	:	Vill: Raker Teki, P.O: Gorai, P.S: Mirzapur, Dist: Tangail	
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. FIROZA BEGUM MD. ABDUL MALEK Branch: Gorai, Mirzapur, Centre # 29(Female), Member ID: 5248/1 Group No: 06 Member since: 05-08-2006 (9 Years) First loan: 10,000 taka.	
Further Information:		Outstanding loan: Nil Father	
(v) Who pays GB loan installment	•	No	
(vi) Mobile lady (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 and		Eighteen years experience in running business.
Training Info	:	He has training for Six months (RMP).
Other Own/Family Sources of Income	:	Father's income (Business)
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01818-038163
Mother's Contact No.	:	01813-019461
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

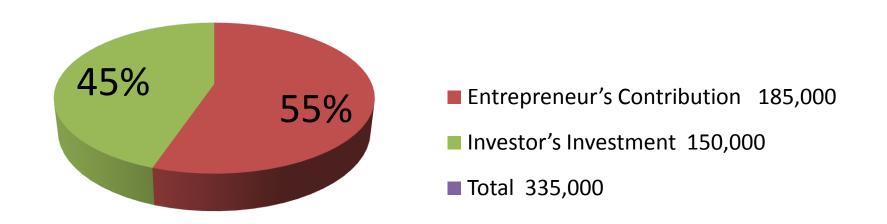
MOST. FIROZA BEGUM joined Grameen Bank since 9 years ago. At first she took10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info				
Business Name		M S FARID MEDICAL HALL		
Location		Hatubhanga road, Gorai, Tangail.		
Total Investment in BDT	:	BDT 3,35,000		
Financing	:	Self BDT 1,85,000(from existing business) 55% Required Investment BDT 1,50,000(as equity) 45%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	<u>:</u>	10 ft x 15 ft= 150 square ft		
Security of shop	:	BDT 90,000		
Implementation	:	 The business is planned to be scaled up by investment in existing medicine like; Omiprazole, Paracytamol, Ciprocine, Viamin, Isomiprazole, Antibitic and various medicine. Average 12% gain on sales. The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed. The shop is rented. Collects medicine from different company agent. Agreed grace period is 4 months. 		

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Medicine	4,500	135,000	1,620,000		
Total Sales (A)	4,500	135,000	1,620,000		
Less. Variable Expense					
Medicine	3,960	118,800	1,425,600		
Total variable Expense (B)	3,960	118,800	1,425,600		
Contribution Margin (CM) [C=(A-B)	540	16,200	194,400		
Less. Fixed Expense					
Rent		1,500	18,000		
electricity bill		1,000	12,000		
Mobile Bill		400	4,800		
Salary (self)		5,000	60,000		
Generator bill		400	4,800		
Transportaiton		300	3,600		
Entertainment		300	3,600		
Total fixed Cost (D)		8,900	106,800		
Net Profit (E) [C-D)		7,300	87,600		

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Omiprazole (40 x 600)	24,000	24,00	48,000			
Paracytamol (30 x 300)	9,000	9,000	18,000			
Ciprocine (30 x 450)	13,500	13,500	27,000			
Vitamin (250 x 200)	5,000	5,000	10,000			
Isomiprazole (70 x 500)	35,000	35,000	70,000			
Antibiotic and Various Medicine	98,500	63,000	1,61,500			
Rack (3)	15,000	-	15,000			
Total	1,85,000	1,50,000	3,35,000			

Source of Finance



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year	
Revenue (sales)						
Medicine	7,000	210,000	2,520,000	2,646,000	2,778,300	
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300	
Less. Variable Expense						
Medicine	6,160	184,800	2,217,600	2,328,480	2,444,904	
Total variable Expense (B)	6,160	184,800	2,217,600	2,328,480	2,444,904	
Contribution Margin (CM) [C=(A-B)	840	25,200	302,400	317,520	333,396	
Less. Fixed Expense						
Rent		1,500	18,000	18,000	18,000	
Electricity bill		1,000	12,000	13,000	4,500	
Mobile bill & SMS Monitoring		500	6,000	7,000	7,500	
Transportation		400	4,800	5,500	6,000	
Salary (self)		5,000	60,000	60,000	60,000	
Salary (staff)		3,000	36,000	36,000	36,000	
Entertainment		400	4,800	5,200	6,000	
Total Fixed Cost		11,800	141,600	144,700	138,000	
Net Profit (E) [C-D)		13,400	160,800	172,820	195,396	
Investment Payback			60,000	60,000	60,000	

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	150,000		
1.2	Net Profit	160,800	172,820	195,396
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		100,800	213,620
	Total Cash Inflow	310,800	273,620	409,016
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr.			
2.3	Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	100,800	213,620	349,016

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 18 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

































AWARD THIS CERTIFICATE OF APPRECIATION TO

MD. FARIDUR RAHMAN

For attending the Refresher Training of

RURAL MEDICAL PRACTITIONERS

AUGUST 09, 2015 - AUGUST 13, 2015

M. Mohibuz Zaman CHIEF OPERATING OFFICER, PHARMA ACI LIMITED



Affallish " Dr. Aftab Uddin





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার overnment of the People's Republic of Banglade NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ ফরিত্র রহমান Name: MD. FARIDUR RAHMAN

পিতা: মোঃ আবুল মালেক

মাতা: মিসেস ফিরোজা বেগম Date of Birth: 01 Jan 1981

ID NO: 9316655933353

কোখাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো। ক্রানা: রাকের টেকী, ভাক্ষর: গোড়াই - ১৯৪১, মির্জাপুর, টাঙ্গাইল

বেনা প্রশা / Blood Group: O+

FAMILY PICTURE

