



Grameen Kalyan

**Proposed NU Business Name : Bhai Bhai
Medical Hall**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md: Shahab Uddin. Vill: Motbari, Post:Ranigonj , Upazilla : Trisal, District: Mymensingh
Age	:	32Years.
Marital status	:	Marriage.
No. of siblings:	:	4 brother's & 1 (One) Sister.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/></p> <p>Most. Fatema khatun.</p> <p>Md. Azizul Haque.</p> <p>Branch: Motbari,Trisal. Group # 16, Centre # 21/M, Loan no.7906, Member since: 2010, First loan: Tk.10,000, Existing loan: 60,000, Outstanding: 20,000.</p> <p>My Father is paying GB loan installment.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	HSC

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 Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 1 year formal training on veterinary from Sylhet & also he has 5 years experience in this running business.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01722-953153
National ID No	:	6119461542724
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT= 10,000 (ten thousand) and used the money in Business development. Gradually several times she took GB loan and utilized the money business & agriculture farming.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Bhai Bhai Medical Hall
Address/ Location	:	Porabari, Trisal, Mymensingh.
Total Investment	:	BDT = 7,00,000
Financing	:	Self financing: BDT= 5,00,000 Required Investment: BDT =2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	Self= 6000 (Six thousand) Employee (1)=4000 (four thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ Different kind of medicine will be buy & sold is here; ➤ Estimated sales is @ Tk. 14,000 per day; ➤ One employee per month tk. 4,000; ➤ Estimated average gross profit is 20% on sales; ➤ Payback period is estimated 3 years; ➤ Expected date to expand the project in January, 2016.

Information of Existing Business Operations

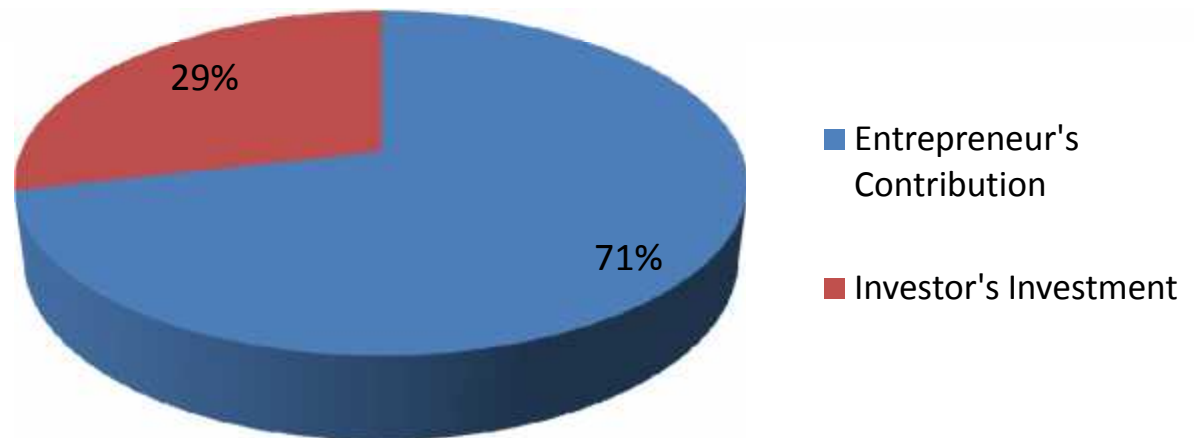
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	10,000	250,000	3,000,000
Less: Cost of Sales (B)	8,000	200,000	2,400,000
Gross profit (GP)= [C (A-B)]	2,000	50,000	600,000
<u>Less: Operating Costs:</u>			
Electricity bill		1,000	12,000
Shop Rent		2,500	30,000
Night Guard bill		100	1,200
Wage of Employee 1		4,000	48,000
Mobile bill		500	6,000
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			5,000
<i>Total Operating Cost (D)</i>		8,600	108,200
(C-D) Net Profit		41,400	491,800
Retained Income:			491,800

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed Business (BDT) (2)	Total (BDT) (1+2)
Investment in different categories:			
Shop advance	40,000	-	40,000
Furniture	60,000	-	60,000
Medicine Square	120,000	50,000	170,000
Sk+F	60,000	40,000	30,000
Aristrofarma	40,000	20,000	60,000
Beximco	70,000	40,000	110,000
Incepta	30,000	20,000	50,000
Reneta	20,000	10,000	30,000
Others Medicine	50,000	20,000	70,000
Cash in Hand	10,000	-	10,000
Total Capital	500,000	200,000	700,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution	500,000	71
Investor's Investment	200,000	29
Total Investment	700,000	100



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
Revenue:									
Estimated Sales	14,000	350,000	4,200,000	15,400	385,000	4,620,000	16,940	423,500	5,082,000
(A) Total Revenue	14,000	350,000	4,200,000	15,400	385,000	4,620,000	16,940	423,500	5,082,000
(B) Total Cost of Sales	11,200	280,000	3,360,000	11,760	308,000	3,696,000	12,348	338,800	4,065,600
Gross profit (GP) [C=(A-B)]	2,800	70,000	840,000	3,640	77,000	924,000	4,592	84,700	1,016,400
Less: Operatin Costs:									
Electricity bill		1,000	12,000		1,050	12,600		1,103	13,230
Shop Rent		2,500	30,000		2,625	31,500		2,756	33,075
Transportation		500	6,000		525	6,300		551	6,615
Night guard bill		100	1,200		105	1,260		110	1,323
Employee -1		4,000	48,000		4,200	50,400		4,410	52,920
Stationary		100	1,200		105	1,260		110	1,323
Mobile bill (SMS & Reporting inclusive)		600	7,200		630	7,560		662	7,938
Proposed salary-self		6,000	72,000		6,300	75,600		6,615	79,380
Other Expenses		500	6,000		525	6,300		551	6,615
Depreciation Expenses			5,000			5,250			5,513
Total Operating Cost (D)		15,300	188,600		16,065	198,030		16,868	207,932
(C-D)Net Profit:		54,700	651,400		60,935	725,970		67,832	808,469
Retained Income:			651,400			725,970			808,469

Notes: 1. Agreed Grace period: 3 Months.

2. **Investment Payback schedule:** Quarterly installment including ownership transfer fee after 3 month grace period.

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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	10,000	781,400	1,427,370
Capital Infusion by Investor	200,000	-	-
Sales	4,200,000	4,620,000	5,082,000
Total Receipts	4,410,000	5,401,400	6,509,370
<u>Cash Outflow:</u>			
Cost of goods sold	3,360,000	3,696,000	4,065,600
Operating expenses	188,600	198,030	207,932
Return to investor (including Transfer fee)	80,000	80,000	80,000
Total payment	3,628,600	3,974,030	4,353,532
Closing Balances	781,400	1,427,370	2,155,839

SWOT ANALYSIS

2007-2012

STRENGTH

- Employment:
Self: 1
Others (beyond family): 1
- Skill & Experience: 5 years;
- Drug & Trade license: Own name.

WEAKNESS

- Lack of capital;
- Limited product.

OPPORTUNITIES

- Local Demand;
- Fixed Customers;
- location of Shop;
- Investor's money will be payback in 3 years.

THREATS

- Theft;
- Fire burn;
- Local competitor.

Presented at 12th Ex. SB Design Lab on January 31,
2016 at Grameen Kalyan

Thank you

Pictures



ডাই ডাই মেডিকেল হল
প্রো. মোঃ শাহাব উদ্দিন/ সুমন
মাংস গবাদি পশু, মৎস্য ও স্পোর্ট্রির
যেখানে... ঔষধ পাইকারী ও খুচরা বিক্রয় করা হয়।
পোতা... নতুন বাজার, ত্রিশাল, ময়মনসিংহ।
মোবাইল... ০১৭২২-৯৫৩১৫৩/০১৭১৪-৮২৬০৬৭
















Drug License

স্বাস্থ্য পরিদপন নং- ১৩২৭১৪ - ১৯৩/এ/বি
১৬


THE BENGAL DRUGS RULES, 1946
FORM 8.
(See rule 20(1))

ORIGINAL
No. 9089313

LICENCE TO SELL, STOCK AND EXHIBIT FOR SALE AND DISTRIBUTE DRUGS OTHER THAN BIOLOGICAL AND OTHER SPECIAL PRODUCTS

I/We hereby licensed to sell, stock and exhibit for sale and distribute on the premises situated at ১৩৩৩১৩/১২ নং বাড়ি, ৪৩৩৩১৩ নং পল্লী drugs other than biological and other special products specified in Schedule C to the Drugs Act, 1946, subject to the conditions specified below and to the provisions of the Drugs Act, 1946 and the rules thereunder.

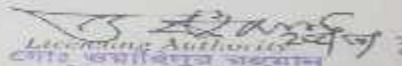
1. This licence will be in force for two years from the 30th December, 1956.

2. Name(s) of qualified person(s) in charge. ১৩/৬/২০১৩

নয়-ডিনাপেলিং

১৩৩৩১৩/১২ নং বাড়ি - ৪৩৩৩১৩

Date ১৩/৬/২০১৩


 Licensing Authority
 ১৩৩৩১৩/১২ নং বাড়ি
 ৪৩৩৩১৩ নং পল্লী

১৩

Conditions of licence

- This licence shall be displayed in a prominent place in a part of the premises open to the public.
- The licensee shall comply with the provisions of the Drugs Act, 1946, and the rules, thereunder for time being in force.
- The licensee shall report forthwith to the licensing authority any change in the qualified staff in charge.
- No drug in Schedule C(1) shall be sold unless the precautions necessary for preserving the properties of the contents have been observed throughout the period during which it has been in the possession of the licensee.

*If the licence is required for wholesale dealings only delete and enter the word "wholesale".

NBP-2007/06-10X-1,000 Issues-2007

Trade License

১০নং মঠবাড়ী ইউনিয়ন পরিষদ

উপজেলা - ত্রিশালা, জেলা - ময়মনসিংহ।
লাইসেন্স ফি আদায় রেজিস্টার
অর্থ নম্বর : ১০১৮ - ২০১৯

২৭৫

দেড লাইসেন্স

লাইসেন্স নম্বর ২৭৫ লাইসেন্স নবায়ন নম্বর ২৭৫ তারিখ ০৫/০৮/১৯

লাইসেন্সদারের নাম হারু হাছিম মোস্তফিজ হাছিম

পিতার নাম/স্বামী হা. জাহাঙ্গীর হাছিম

জানা/মোকদ্দম (বঙ্গবাজার) মুল্লুয়া, ময়মনসিংহ, বাংলাদেশ

কার্যক্রম পুষ্টি/স্বাস্থ্য

১৯৯৯ ইং হইতে ০৫/৮/২০১৯ ইং তারিখ পর্যন্ত বৈধ। ফি প্রদানের পরিমাণ টাকা ৫০০/-

১. মূল্য ০.০০ টাকা

২. হা. জাহাঙ্গীর হাছিম

৩. ০৫/০৮/১৯

১০নং মঠবাড়ী ইউনিয়ন পরিষদ
ত্রিশালা, ময়মনসিংহ

Thank You