



Grameen Kalyan

**Proposed NU Business Name : Popular
medical hall.**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md.Abdur Rohman Uzzal, Vill: Rogurampur, Post:Shomvugonj , Upazilla : Mymensingh Sodar , District: Mymensingh.
Age	:	25 Years
Marital status	:	Married.
Children	:	Nil
No. of siblings:	:	2 (Two) Brothers.
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>Mira Rani Sha.</p> <p>Let. Nironjon Sha</p> <p>Branch: Chorniloxia. Group # 08, Centre # 64/M, Loan no.6176, Member since: 2005, First loan: Tk.3,000, Last GB loan: 8,000, Outstanding: Nil.</p> <p>Mother.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	H.H.C

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 and 5 years experience in this business.
Other Own/Family Sources of Income	:	Own Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01721649447
Birth Certificate	:	
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT= 3,000 (Three thousand) and used the money in Business development. Gradually several times she took GB loan and utilized in Different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Popular Medical Hall.
Address/ Location	:	Rogurampur Karpetmill, Shomvugonj, Sador, Mymensingh
Total Investment	:	BDT = 2,90,000
Financing	:	Self financing: BDT= 1,90,000 Required Investment: BDT =1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 3000 (Three Thousand)
Proposed Salary	:	BDT= 5000 (Five thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <input type="checkbox"/> This is an on-going project (medicine shop) so the fund needs to increase the volume of existing products; <input type="checkbox"/> Estimated sales is @ Tk. 4,000 per day. <input type="checkbox"/> Estimated Profit is 15% <input type="checkbox"/> Payback period is estimated 3 years. <input type="checkbox"/> Expected date to start the project is in March, 2016.

Information of Existing Business Operations

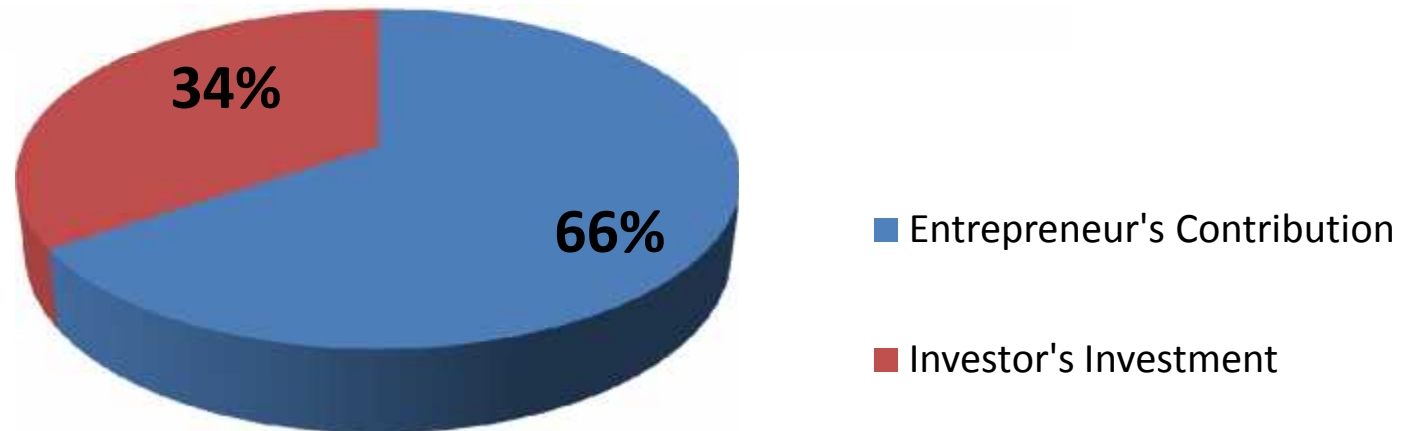
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	3,000	75,000	900,000
Less: Cost of Sales (B)	2,550	63,750	765,000
Gross profit (GP)= [C (A-B)]	450	11,250	135,000
<u>Less: Operating Costs:</u>			
Electricity bill		120	1,440
Shop Rent		1,200	14,400
Mobile bill		300	3,600
Transportation		500	6,000
Present salary-self		3,000	36,000
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			5,000
<i>Total Operating Cost (D)</i>		5,620	72,440
(C-D)Net Profit		5,630	62,560
Retained Income:			62,560

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Shop advance (shop value)	15,000		15,000
Furniture	30,000		30,000
Medicine Square	25,000	20,000	45,000
Sk+F	15,000	15,000	30,000
Aristopharma	20,000	10,000	30,000
Beximco	15,000	10,000	25,000
Incepta	15,000	15,000	30,000
Renata	20,000	10,000	30,000
Different Veterinary product	5,000	5,000	10,000
Others Medicine	20,000	15,000	35,000
Cash in Hand	10,000		10,000
Total Capital	190,000	100,000	290,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	190,000	66
Investor's Investment	100,000	34
Total Investment	290,000	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	4,000	100,000	1,200,000	4,400	110,000	1,320,000	4,840	121,000	1,452,000
(B) Total Cost of Sales	3,400	85,000	1,020,000	3,740	93,500	1,122,000	4,114	102,850	1,234,200
Gross profit (GP) [C=(A-B)]	600	15,000	180,000	660	16,500	198,000	726	18,150	217,800
Less: Operating Costs:									
Electricity bill		120	1,440		132	1,584		145	1,742
Shop Rent		1,200	14,400		1,320	15,840		1,452	17,424
Transportation		800	9,600		880	10,560		968	11,616
Stationary		100	1,200		110	1,320		121	1,452
Mobile bill		500	6,000		550	6,600		605	7,260
Proposed salary-self		5,000	60,000		5,500	66,000		6,050	72,600
Other Expenses		700	8,400		770	9,240		847	10,164
Depreciation Expenses			5,000			5,500			6,050
Total Operating Cost (D)		8,420	106,040		9,262	116,644		10,188	128,308
(C-D)Net Profit:		6,580	73,960		7,238	81,356		7,962	89,492
Retained Income:			73,960			81,356			89,492

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
Cash inflow			
Opening Balance	10,000	143,960	185,316
Capital Infusion by Investor	100,000	-	
Sales	1,200,000	1,320,000	1,452,000
Total Receipts	1,310,000	1,463,960	1,637,316
<u>Cash Outflow</u>			
Cost of goods sold	1,020,000	1,122,000	1,234,200
Operating expenses	106,040	116,644	128,308
Return to investor	40,000	40,000	40,000
Total payment	1,166,040	1,278,644	1,402,508
Closing Balances	143,960	185,316	234,808

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family):
- Skill & Experience.
- Ownership in his own name.

WEAKNESS

- Price may be decreases.
- Damage of medicine while transport.

OPPORTUNITIES

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

THREATS

- Theft.
- Fire burn.
- Local Competitors.

Presented at 14th Ex. SB Design Lab on Feb 29, 2016
at Grameen Kalyan

Thank you

Trade License

বিদ্যুত্তারিহি বাহুমানিহি বাহিহি

১৩৮৮

১৩৮৮

লাইসেন্স নং ৪৮৮

নবায়ন নং ১৭,০২,২৬

বাহি নং ০৫

ট্রেড লাইসেন্স

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার
ইউনিয়ন পরিষদ ফরম নং ১৩ অস্থায়ী

ব্যবসা প্রতিষ্ঠানের নাম : ময়মনসিংহ রাইট ইন্ডাস্ট্রিজ লিমিটেড

মালিকের নাম : শ্রী. ময়মনসিংহ চন্দ্রানন্দ

মোকাম/ ঠিকানা : গ্রাম : ময়মনসিংহ, প.সং. : ময়মনসিংহ
উপজেলা : সদর, জেলা : ময়মনসিংহ

ডাকঘর : ময়মনসিংহ / রাঘবপুর মাদরাসা

পিস্ত/ স্বামীর নাম : মৃত মিস্ত্রী ময়মনসিংহ

তাহার নিকট থেকে : ৬০০/- টাকা (কথায় : ষোলো হাজার টাকা মাত্র)

মাত্র বুঝিয়া পাইয়া ৭নং চরনিলক্ষীয়া এলাকাধীনে ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার : সাধারণ

লাইসেন্সের মেয়াদ : ৬০,০৬,১০১৬ ইং তারিখ পর্যন্ত

বিঃ দ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

নত মোহাম্মদ হক
লাইসেন্স প্রদানকারীর
স্বাক্ষর ও সীল

- সময়মত ট্যাক্স দিন
- দুটি সপ্তাহই যথেষ্ট
- শিশুকে সময়মত টিকা এবং জুলে পাঠান
- জন্ম-মৃত্যু তালিকাভুক্ত করুন
- আয়োজিনমুক্ত লবণ ব্যবহার করুন
- গাছ লাগান, পরিবেশ বানান।

Pictures











Thank You