

Proposed NU Business Name: **MS MEDICINE CORNER**



Project identification and prepared by: Md. Sahjamal Sirazi,
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JOHIRUL ISLAM
Age	:	19-12-1990(26 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Poshimvag , P.O: Dhopkrakul , P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MS . RUPBAN BEGUM
(iii) Father's name	:	MD. JUBED ALI
(iv) GB member's info	:	Branch: Zeupara ,Puthia , Centre # 67(Female), Member ID: 4930, Group No: 06 Member since: 1998 To (19 Years) First loan: BDT -3,000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 10,000
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(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 Training Info	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728-857961
Father's Contact No.	:	01795-672656
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RUPBAN BEGUM joined Grameen Bank since 19 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS MEDICINE CORNER
Location	:	Nowapara bagar, Puthai , Rajshahi .
Total Investment in BDT	:	BDT 142,000/-
Financing	:	Self BDT 92,000/-(from existing business) 65% Required Investment BDT 50,000/-(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	09 ft x 15 ft= 135 square ft
Security of the shop	:	BDT -12,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Medicine Item.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented .▪Agreed grace period is 3 months.

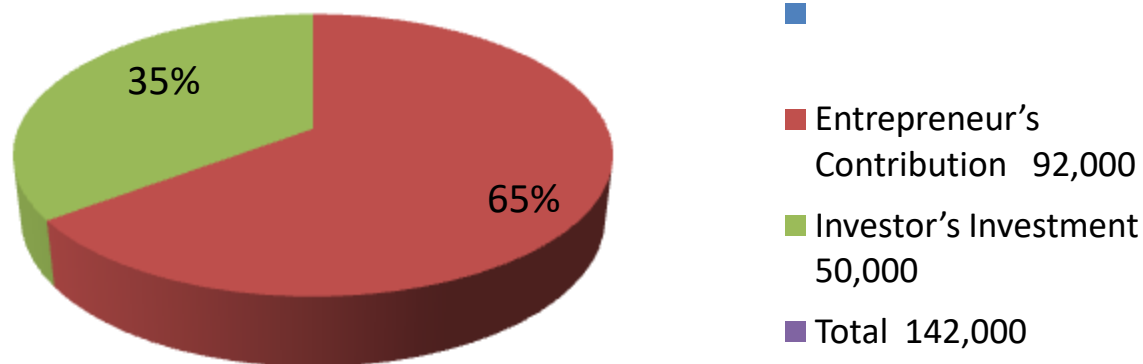
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine Item	4,000	120,000	1440,000
Total Sales (A)	4,000	120,000	1440,000
Less. Variable Expense			
Medicine Item	3,600	108,000	1296,000
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		400	4,800
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		-	-
Entertainment		300	3,600
Guard		120	1,440
Bank Charge		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		6,720	80,640
Net Profit (E) [C-D]		5,280	63,360

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Azithromycine	10,000	-	10,000
Ciprofloxacin	8,000	-	8,000
Omeprazole	9,000	-	9,000
Ranitidine	5,000	-	5,000
Esomiprazole	8,000	-	8,000
Cefroxime	10,000	-	10,000
Paracetamol	12,000	-	12,000
Amoxicillin	10,000	-	10,000
Others Medicine	8,000	50,000	58,000
Security	12,000	-	12,000
Total	92,000	50,000	142,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Medicine Item	5,500	165,000	1980,000	2079,000	2182,950
Total Sales (A)	5,500	165,000	1980,000	2079,000	2182,950
Less. Variable Expense					
Medicine Item	4,950	148,500	1782,000	1871,100	1964,655
Total variable Expense (B)	4,950	148,500	1782,000	1871,100	1964,655
Contribution Margin (CM) [C=(A-B)]	550	16,500	198,000	207,900	218,295
Less. Fixed Expense					
Rent		400	4,800	4,800	4,800
Electricity Bill		300	3,600	3,780	3,969
Transportation		400	4,800	5,040	5,292
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		-	-	-	-
Entertainment		300	3,600	3,600	3,600
Guard		120	1,440	1,440	1,440
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
Total Fixed Cost		7,020	84,240	83,460	85,593
Net Profit (E) [C-D]		9,480	113,760	124,440	132,702

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	113,760	124,440	132,702
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	93,760	104,440
	Total Cash Inflow	163,760	218,200	237,142
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	93,760	198,200	217,142

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

বিস্মিত্তাহির রাহমানির রাহিম

মেসার্স মেডিসিন কর্ণার



শ্রোঃ মোঃ জহিরুল ইসলাম

এখানে সকল প্রকার দেশী ও বিদেশী ঔষধ
সুলভ মূল্যে খুচরা ও পাইকারী বিক্রয় করা হয়।

ড্রাগ লাইসেন্স নং-রাজ- ৪০১১/এ

নওপাড়া বাজার, পুঠিয়া, রাজশাহী।

মোবাইল : ০১৭২৮-৮৫৭৯৬১











