Proposed NU Business Name: TANHA MADICIN CORNER



Project identification and prepared by: Modon Kumer Biswas, Dakshinkhan Unit, Dhaka

Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta					
Name	:	Md Billal Hossain			
Age	:	20-09-1984 (33 Years)			
Education, till to date	:	SSC			
Marital status	:	Married			
Children	:	01 Dauther 01 Son			
No. of siblings:	:	01 Brothers 02 Sisters			
Address	:	Vill: Boroua ,P.O: Boroua ,P.S: Khilket, Dist: Dhaka			
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 Mst. Mosammat Razia Begum Md Kitab Ali Sarker Branch: Dakshinkhan, Centre # 81 (Female), Member ID: 9752, Group No: 07 Member since: 12-05-2004 to 11-10-2014 (10 Years) First loan: BDT = 5,000 /-			
Further Information:		Last Loan 50000 Outstanding loan:= Nill,			
(v) Who pays GB loan installment (vi) Mobile lady	:	No 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 & Skill Own Business and Training Info		10 years of business experience. 10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-337079
Family's Contact No.	:	01883-929539
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mosammat Razia Begum joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

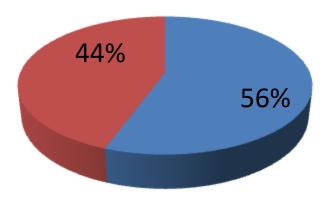
Proposed Nobin Udyokta Business Info						
Business Name	:	TANHA MADICIN CORNER				
Location	:	Boroua,Khilket,Dhaka				
Total Investment in BDT	:	BDT 150,000/-				
Financing	:	Self BDT 100,000/- (from existing business) 56% Required Investment BDT 50,000/- (as equity) 44%				
Present salary/drawings from business (estimates)	:	: BDT 5,000				
Proposed Salary	:	BDT 5,000				
Size of shop	:	10 ft x 12 ft= 120 square ft				
Security of the shop	:	The Shop Is Owner				
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Fimoxyl,Seclo,Losectil,Pantonix,Maxpro,Sergel,Ciprocin etc. Average 20 % gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is Owner. Collects goods from Khilket. Agreed grace period is 3 months. 				

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Madicine	2,000	60,000	720,000			
0	0	0	0			
Total Sales (A)	2,000	60,000	720,000			
Less. Variable Expense						
Madicine	1,600	48,000	576,000			
Total variable Expense (B)	1,600	48,000	576,000			
Contribution Margin (CM) [C=(A-B)	400	12,000	144,000			
Less. Fixed Expense						
Rent		0	0			
Electricity Bill		500	6,000			
Transportation		500	6,000			
Mobile Bill		500	6,000			
Entertainment		500	6,000			
Salary (sttaf)		0	0			
Salary (self)		5,000	60,000			
Total fixed Cost (D)		7,000	84,000			
Net Profit (E) [C-D)		5,000	60,000			

Investment Breakdown								
Particulars		Existing	5	Particulars	Proposed			Proposed
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Fimoxyl	12	831	9972	Fimoxyl	20	831	16620	26,592
Seclo	13	500	6500	Seclo	15	500	7500	14,000
Losectil	9	500	4500	Losectil	10	500	5000	9,500
Pantonix	15	490	7350	Pantonix	15	490	7350	14,700
Maxpro	12	700	8400	Maxpro	10	700	7000	15,400
Sergel	22	700	15400	Sergel	10	700	7000	22,400
Ciprocin	35	450	15750	Ciprocin	15	450	6750	22,500
Matro	20	400	8000	Matro	5	400	2000	10,000
Monus	20	450	9000	Monus	15	450	6750	15,750
Others			15128	Others			14,030	29,158
Total			100000				80,000	180,000

Source of Finance





Financial					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Madicine	2,700	81,000	972,000	1,020,600	1,071,630
	0	0	0	0	0
Total Sales (A)	2,700	81,000	972,000	1,020,600	1,071,630
Less. Variable Expense					
Madicine	2,160	64,800	777,600	816,480	857,304
Total variable Expense (B)	2,160	64,800	777,600	816,480	857,304
Contribution Margin (CM) [C=(A-B)	540	16,200	194,400	204,120	214,326
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill	<u> </u>	525	6,300	6,615	6,946
Transportation		550	6,600	6,930	7,277
Mobile Bill	<u> </u>	600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)	<u> </u>	0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation	<u> </u>	0	0	0	0
Total Fixed Cost	<u> </u>	7,175	86,100	87,405	88,775
Net Profit (E) [C-D)		9,025	108,300	116,715	125,551
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	108,300	116,715	125,551
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		76,300	161,015
	Total Cash Inflow	188,300	193,015	286,566
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	20.000	20,000	20,000
2.3	Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	112,000	20,000	20,000
3	Net Cash Surplus	76,300	161,015	254,566

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 10 Years

Own Business: 10 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

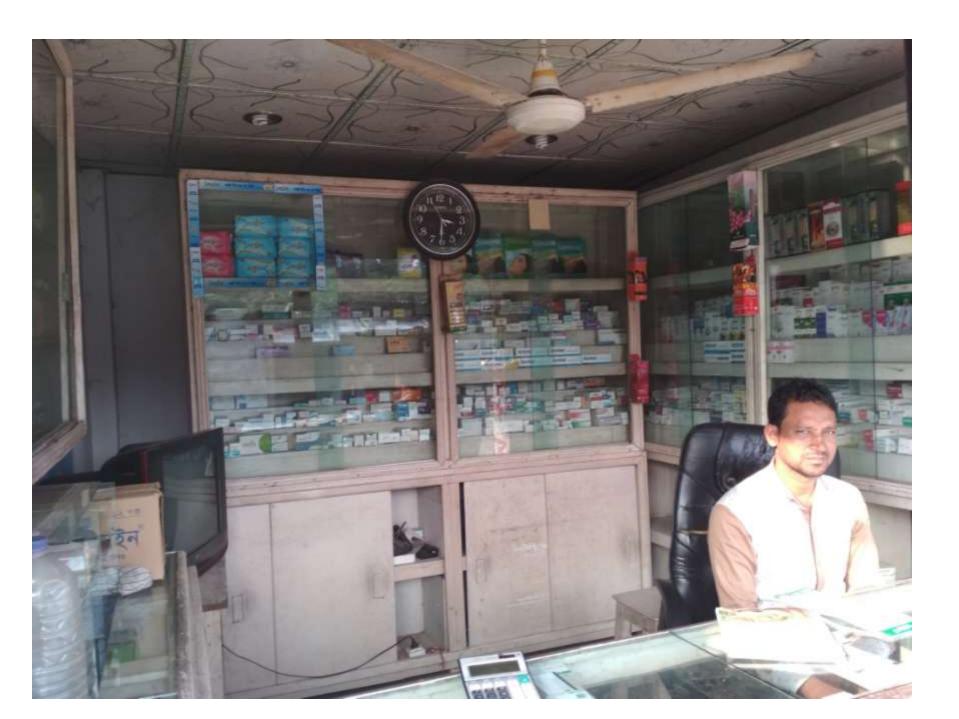












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FAMILY PICTURE

