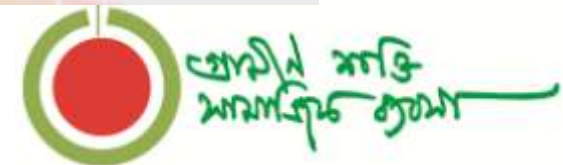


Proposed NU Business Name: **MAMTAJ MEDICINE CORNER**



Project identification and prepared by: Md.Shahidul Islam,
Nawabgonj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MAMUN OR RASHID MOHIUDDIN
Age	:	09-05-1984 (33 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	02 Child
No. of siblings:	:	03 Brothers 02 Sister
Address	:	Vill: Ulail, P.O: Aouna P.S: Nawabgonj, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAMTAJ BEGUM
(iii) Father's name	:	MD. AZIZUL HAQUE
(iv) GB member's info	:	Branch: Sollah Nawabgonj, Centre # 45 (Female), Member ID: 2362, Group No: 01 Member since: 15-01-1996 (09 Years) First loan: BDT 4,000/- Existing loan: 20,000 Outstanding loan: NIL
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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.)	:	No
Business Experiences and Training Info	:	By birth years experience in running business. By birth Years in own business. He has no training
Other Own/Family Sources of Income	:	Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01715-199295
Family's Contact No.	:	01919-199295
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabgonj Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAMTAJ BEGUM joined Grameen Bank since 21 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

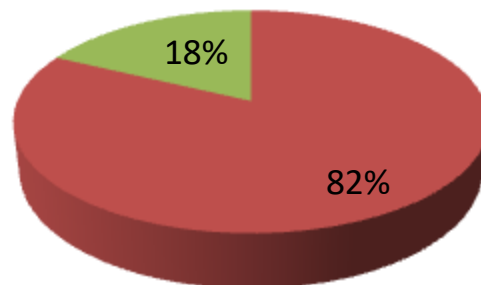
Proposed Nobin Udyokta Business Info

Business Name	:	MAMTAJ HAQUE MEDICINE CORNER
Location	:	Ulail, Nawabgonj
Total Investment in BDT	:	BDT 3,36,000/-
Financing	:	Self BDT 2,76,000/- (from existing business) 82% Required Investment BDT 60,000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	17 ft x 12 ft= 204 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to scaled up by investment in existing goods like medicine etc.▪The business is operating by entrepreneur. Existing no employee.▪The farm is Rented.▪Collects goods from Nawabgonj.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Medecine	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Medecine	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		300	3600
Gard		200	2400
Generator		150	1800
Rent		1000	12000
Mobil Bill		200	2400
Total Fixed Cost (D)		7650	91800
Net Profit (E)= [C-D]		5850	70200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Ciprocine group	10	3,000	30,000	10	3,000	30,000	60,000
Flucoxecin group	10	3,000	30,000				30,000
Azithromycin	10	3,000	30,000	10	3,000	30,000	60,000
Sefradin	10	3,000	30,000				30,000
Omeprazole	10	3,000	30,000				30,000
Esomeprazole	10	3,000	30,000				30,000
Security			30,000				30,000
Others			36,000				36,000
Total			2,76,000			60,000	3,36,000



- Entrepreneur's Contribution 276,000
- Investor's Investment 60,000
- Total 336,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Medicine item	4200	126000	1512000	1587600	1666980
Total Sales(A)	4200	126000	1512000	1587600	1666980
Less Variable Expense (B)					
Medicine item	3150	94500	1134000	1190700	1250235
Total Variable Expense	3150	94500	1134000	1190700	1250235
Contributon Margin (CM) [C=(A-B)]	1050	31500	378000	396900	416745
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	72000	864000
Transportaion		1,000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Guard		200	2400	2400	2400
Generator		150	1800	1800	1800
Mobile Bill		400	4800	0	0
Total Fixed Cost (D)		8550	100800	162600	955230
Net Profit (E)= [C-D]		22950	275400	289170	303629
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	275,400	289170	303628.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		251400	516570
	Total Cash Inflow	335,400	540,570	820,199
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	251,400	516,570	796,199

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: Patilljhap, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest



মতান্ন লাহক হাসপাতাল
Matann Lahak Hospital

ESORAL

ESORAL







