

# MATRICHAYA MEDICAL HALL



28<sup>th</sup> SB Design Lab (executive session)  
07<sup>th</sup> September, 2014 at Yunus Centre

**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

|                                               |   |                                                                                                                                                           |
|-----------------------------------------------|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name                                          | : | <b>SAYED NAHID HOSEN</b>                                                                                                                                  |
| Age                                           | : | 17-07-1994      ( <b>20 Years</b> )                                                                                                                       |
| Marital status                                | : | Single                                                                                                                                                    |
| Children                                      | : | N/A                                                                                                                                                       |
| No. of siblings:                              | : | 2 Brothers & 4 Sister                                                                                                                                     |
| Parent's and GB related Info                  |   |                                                                                                                                                           |
| (i) Who is GB member                          | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>                                                                                |
| (ii) Mother's name                            | : | Mrs. <b>ROMESA BEGUM</b>                                                                                                                                  |
| (iii) Father's name                           | : | Mr. <b>SAYED GOLAM MOSTOFA</b>                                                                                                                            |
| (iv) GB member's info                         | : | Branch: Khilda Kalihati Centre # 63 (Female),<br>Member ID.: 2238, Group No: 01<br>Member since 02-02-2004 ( <b>10 Years</b> ),<br>First loan:2,000 taka. |
| Further Information:                          | : | Existing loan: Tk.20,000 Outstanding: 6,480 taka                                                                                                          |
| (v) Who pays GB loan installment              | : | Father                                                                                                                                                    |
| (vi) Mobile lady                              | : | No                                                                                                                                                        |
| (vii) Grameen Education Loan                  | : | No                                                                                                                                                        |
| (viii) Any other loan like GCCN,<br>GKF etc.. | : | No                                                                                                                                                        |
| Education, till to date                       | : | S.S.C                                                                                                                                                     |

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

|                                         |   |                                                                                           |
|-----------------------------------------|---|-------------------------------------------------------------------------------------------|
| Present Occupation                      | : | Currently run a pharmacy business                                                         |
| Business Experiences and Training Info  | : | Five years experience in running business. He is now interested to scale up his business. |
| Other Own/Family Sources of Income      | : |                                                                                           |
| Other Own/Family Sources of Liabilities | : | None                                                                                      |
| Entrepreneurs Contact No.               | : | 01736-222938                                                                              |
| Father Contact No.                      | : |                                                                                           |
| NU Project Source/Reference             | : | Grameen Shakti Samajik Byabosha Ltd.                                                      |

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Halima Begum is a member of Grameen Bank since 10 years. At first she was took 2,000 taka loan from Grameen Bank. Halima Begum consecutively took loan from GB. By utilization this loan she was purchase Hen, Duck, Got & successfully done her son education. She also provide fund to her son in a pharmacy. Finally she is a successful member of Grameen Bank who is improve livelihood successive.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

|                                                   |   |                                                                                                                                                                                                                                                                 |
|---------------------------------------------------|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Business Name                                     | : | <b>MATRICHAYA MEDICAL HALL</b>                                                                                                                                                                                                                                  |
| Address/ Location                                 | : | Vill: Aralia, P.O: Kaliagram P.S: Ghatail Dist: Tangail                                                                                                                                                                                                         |
| Total Investment in BDT                           | : | 3,50,000 taka                                                                                                                                                                                                                                                   |
| Financing                                         | : | Self BDT 1,50,000 (from existing business) 43%<br>Required Investment BDT 2,00,000 (as equity) 57%                                                                                                                                                              |
| Present salary/drawings from business (estimates) | : |                                                                                                                                                                                                                                                                 |
| Proposed Salary                                   | : | 5,000 Taka                                                                                                                                                                                                                                                      |
| Implementation                                    | : | The business is planned to be scaled up by investment in existing medicine like; Ciprocine, Omiprazole, Isomiprazole, Ranitidine & various medicine.<br>The targeting breakeven point is within the first year & payback period is estimated to be three years. |

# PROJECT SUMMERY



- ✓ Running a pharmacy business with an experience of five years.
- ✓ All kind of medicine like; Ciprocin, Omeprazole, Isomeprazole, Ranitidine & various medicine etc are available.
- ✓ Average 10% gain on purchase.
- ✓ Business will be increase from the second year 5% gradually.
- ✓ The Business is operate by the entrepreneur. Existing no employee.
- ✓ After getting equity fund one employee will be appointed.
- ✓ The entrepreneur source of income only from this shop.
- ✓ Collects medicine from Kalihati & Tangail.

# Existing Business

BDT (TK)

| Particular                                     | Daily        | Monthly        | Yearly           |
|------------------------------------------------|--------------|----------------|------------------|
| <b>Revenue (sales)</b>                         |              |                |                  |
| Ciprocine, Omiprazole, Ranitidine & Vitamine   | 3,300        | 99,000         | 1,188,000        |
| Syrap, Saline, Isomiprazole & Various Medicine | 2,200        | 66,000         | 792,000          |
| <b>Total Sales (A)</b>                         | <b>5,500</b> | <b>165,000</b> | <b>1,980,000</b> |
| <b>Less. Variable Expense</b>                  |              |                |                  |
| Ciprocine, Omiprazole, Ranitidine & Vitamine   | 3,000        | 90,000         | 1,080,000        |
| Syrap, Saline, Isomiprazole & Various Medicine | 2,000        | 60,000         | 720,000          |
| <b>Total variable Expense (B)</b>              | <b>5,000</b> | <b>150,000</b> | <b>1,800,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b>      | <b>500</b>   | <b>15,000</b>  | <b>180,000</b>   |
| <b>Less. Fixed Expense</b>                     |              |                |                  |
| Rent                                           |              | 2,500          | 30,000           |
| Electricity Bill                               |              | 350            | 4,200            |
| Guard                                          |              | 100            | 1,200            |
| Mobile Bill                                    |              | 200            | 2,400            |
| Entertainment                                  |              | 500            | 6,000            |
| Transportation & Others                        |              | 600            | 7,200            |
| <b>Total fixed Cost (D)</b>                    |              | <b>4,250</b>   | <b>51,000</b>    |
| <b>Net Profit (E) [C-D]</b>                    |              | <b>10,750</b>  | <b>129,000</b>   |

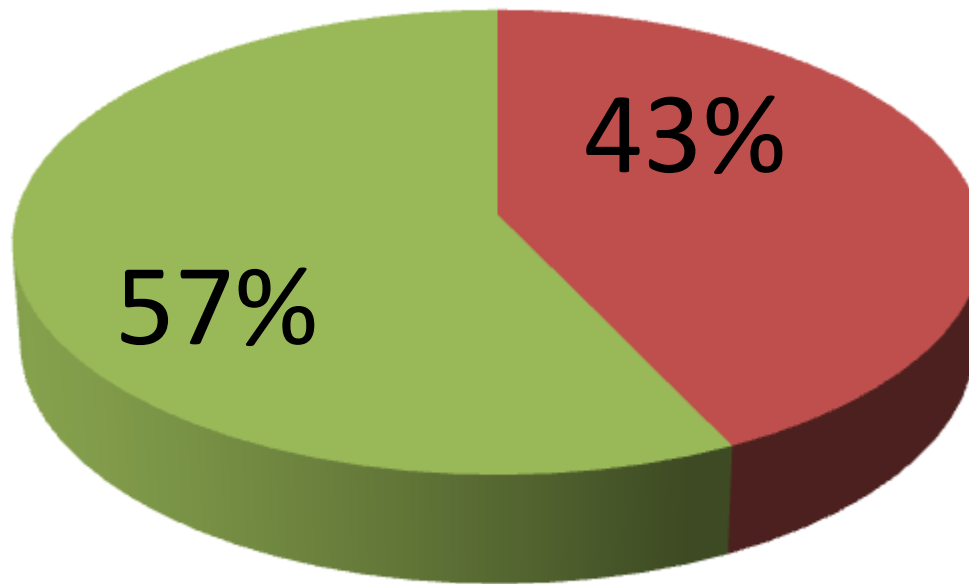
# Investment Breakdown

| <b>Particulars</b> | <b>Existing</b> | <b>proposed</b> | <b>proposed<br/>Total</b> |
|--------------------|-----------------|-----------------|---------------------------|
| All Medicine       | 1,50,000        | 2,00,000        | 3,50,000                  |
| <b>Total</b>       | <b>1,50,000</b> | <b>2,00,000</b> | <b>3,50,000</b>           |



# Source of Finance

- Entrepreneur's Contribution 150,000
- Investor's Investment 200,000
- Total 350,000



# Financial Projection

BDT (TK)

| Particular                                     | Daily         | Monthly        | 1st Year         | 2nd Year(+5%)    | 3rd year (+5%)   |
|------------------------------------------------|---------------|----------------|------------------|------------------|------------------|
| <b>Revenue (sales)</b>                         |               |                |                  |                  |                  |
| Ciprocine, Omiprazole, Ranitidine & Vitamine   | 6,600         | 198,000        | 2,376,000        | 2,494,800        | 2,619,540        |
| Syrap, Saline, Isomiprazole & Various Medicine | 4,400         | 132,000        | 1,584,000        | 1,663,200        | 1,746,360        |
| <b>Total Sales (A)</b>                         | <b>11,000</b> | <b>330,000</b> | <b>3,960,000</b> | <b>4,158,000</b> | <b>4,365,900</b> |
| <b>Less. Variable Expense</b>                  |               |                |                  |                  |                  |
| Ciprocine, Omiprazole, Ranitidine & Vitamine   | 6,000         | 180,000        | 2,160,000        | 2,268,000        | 2,381,400        |
| Syrap, Saline, Isomiprazole & Various Medicine | 4,000         | 120,000        | 1,440,000        | 1,512,000        | 1,587,600        |
| <b>Total variable Expense (B)</b>              | <b>10,000</b> | <b>300,000</b> | <b>3,600,000</b> | <b>3,780,000</b> | <b>3,969,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b>      | <b>1,000</b>  | <b>30,000</b>  | <b>360,000</b>   | <b>378,000</b>   | <b>396,900</b>   |
| <b>Less. Fixed Expense</b>                     |               |                |                  |                  |                  |
| Rent                                           |               | 2,500          | 30,000           | 31,500           | 33,075           |
| Electricity Bill                               |               | 400            | 4,800            | 5,040            | 5,292            |
| Guard                                          |               | 100            | 1,200            | 1,260            | 1,323            |
| Mobile Bill                                    |               | 200            | 2,400            | 2,520            | 2,646            |
| Salary (staff)                                 |               | 3,000          | 36,000           | 37,800           | 39,690           |
| Salary (self)                                  |               | 6,000          | 72,000           | 75,600           | 79,380           |
| Entertainment                                  |               | 500            | 6,000            | 6,300            | 6,615            |
| Transportation, SMS Monitoring & Others        |               | 700            | 8,400            | 8,820            | 9,261            |
| <b>Total Fixed Cost</b>                        |               | <b>13,400</b>  | <b>160,800</b>   | <b>168,840</b>   | <b>177,282</b>   |
| <b>Net Profit (E) [C-D]</b>                    |               | <b>16,600</b>  | <b>199,200</b>   | <b>209,160</b>   | <b>219,618</b>   |
| <b>Investment Payback</b>                      |               |                | <b>80,000</b>    | <b>80,000</b>    | <b>80,000</b>    |

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

| <b>Sl #</b> | <b>Particulars</b>                                | <b>Year 1 (BDT)</b> | <b>Year 2 (BDT)</b> | <b>Year 3 (BDT)</b> |
|-------------|---------------------------------------------------|---------------------|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 200,000             |                     |                     |
| 1.2         | Net Profit ( Ownership Tr. Fee added back)        | 199,200             | 209,160             | 219,618             |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 119,200             | 248,360             |
|             | <b>Total Cash Inflow</b>                          | <b>399,200</b>      | <b>328,360</b>      | <b>467,978</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.1         | Purchase of Product                               | 200,000             |                     |                     |
| 2.2         | Payment of GB Loan                                |                     |                     |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 80,000              | 80,000              | 80,000              |
|             | <b>Total Cash Outflow</b>                         | <b>280,000</b>      | <b>80,000</b>       | <b>80,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>119,200</b>      | <b>248,360</b>      | <b>387,978</b>      |

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures







# Picture of Nobin Udyokta & Mother

