

SULTAN MEDICINE CORNER



Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SULTAN MAHMUD
Age	:	01-01-1986 (28 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	5 Brothers & 3 Sisters
Present Address		Vill: Doujani P.O: taragonj P.S: Ghatail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mrs. JOMILA KHATUN
(iii) Father's name	:	SOHRAB ALI
(iv) GB member's info	:	Branch: Ghatail Centre # 15 (Male), Member ID: 2512, Group No: 08 Member since: 30 Years First loan: 4,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

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	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-562518
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sohrab Ali is a member of Grameen Bank since 29 years. At first he took 4,000 taka loan from Grameen Bank. Sohrab Ali gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SULTAN MEDICINE CORNER
Location	:	Ghatail Bazar, Tangail
Total Investment in BDT	:	4,20,000 taka
Financing	:	Self BDT 2,20,000 (from existing business) 52% Required Investment BDT 2,00,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing medicine like; Antibiotic, Vitamin, Anjaim, Vaccine etc.▪Average 12% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects medicine from Modhupur & Tangail.▪The shop is rented.▪Agreed grace period is 4 months.

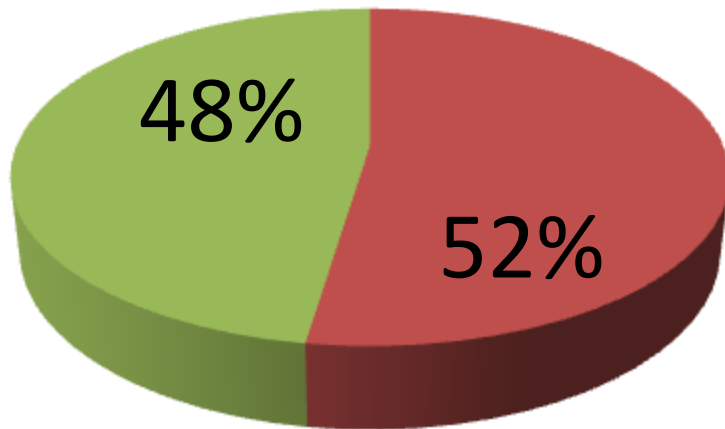
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Antibiotic, Vitami, Anjaim, Projaitic, Vaccine & Various medicine	7,840	235,200	2,822,400
Total Sales (A)	7,840	235,200	2,822,400
Less. Variable Expense			
Antibiotic, Vitami, Anjaim, Projaitic, Vaccine & Various medicine	7,000	210,000	2,520,000
Total variable Expense (B)	7,000	210,000	2,520,000
Contribution Margin (CM) [C=(A-B)]	840	25,200	302,400
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		700	8,400
Generator bill		100	1,200
Guard		30	360
Mobile bill		200	2,400
Entertainment		500	6,000
Salary (self)		6,000	72,000
Salary (staff)		5,000	60,000
Transportation		1,000	12,000
Total fixed Cost (D)		18,530	222,360
Net Profit (E) [C-D]		6,670	80,040

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Antibiotic, Vitamin	1,00,000	1,20,000	2,20,000
Anjaim, Vaccine	50,000	50,000	1,00,000
Various Medicine	29,000	30,000	59,000
Fridge	21,000	-	21,000
Security	20,000	-	20,000
Total	2,20,000	2,00,000	4,20,000

Source of Finance



- Entrepreneur's Contribution 220,000
- Investor's Investment 200,000
- Total 420,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Antibiotic, Vitami, Anjaim, Projaitic, Vaccine & Various medicine	10,528	315,840	3,790,080	3,979,584	4,178,563
Total Sales (A)	10,528	315,840	3,790,080	3,979,584	4,178,563
Less. Variable Expense					
Antibiotic, Vitami, Anjaim, Projaitic, Vaccine & Various medicine	9,400	282,000	3,384,000	3,553,200	3,730,860
Total variable Expense (B)	9,400	282,000	3,384,000	3,553,200	3,730,860
Contribution Margin (CM) [C=(A-B)]	1,128	33,840	406,080	426,384	447,703
Less. Fixed Expense					
Rent		5,000	60,000	60,000	60,000
Electricity Bill		700	8,400	9,000	9,000
Generator bill		200	2,400	3,000	3,200
Guard		50	600	800	10,000
Mobile bill & SMS Monitoring		300	3,600	3,800	4,000
Entertainment		600	7,200	7,500	8,000
Salary (self)		6,000	72,000	72,000	72,000
Salary (staff)		6,000	72,000	75,600	79,380
Transportation		1,500	18,000	19,000	20,000
Non Cash Item					
Depreciation		350	4,200	4,200	4,200
Total Fixed Cost		20,700	248,400	254,900	269,780
Net Profit (E) [C-D]		13,140	157,680	171,484	177,923
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	157,680	171,484	177,923
1.3	Depreciation (Non cash item)	4,200	4,200	4,200
1.4	Opening Balance of Cash Surplus		81,880	177,564
	Total Cash Inflow	361,880	257,564	359,687
2	Cash Outflow			
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
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	81,880	177,564	279,687

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 10 Years
Quality medicine & 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
Local competitors;

Pictures









FAMILY PICTURE

