

# M/S PROGOTI MEDICAL HALL



Presented by  
Liton Chandra Shill

NU Identified and PP Prepared by :  
**Outtom Kumar Sarker (Ramgonj Unit)**

Verified By: **Md. Nazrul Islam**

**GRAMEEN TRUST**



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

Name	:	Liton Chandra Shill
Age	:	01-31-1983 (32 years)
Marital status	:	Married
Children	:	01 (Son)
No. of siblings:	:	Brother-03 Sister-N/A
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Aroti Rani Shill
(iii) Father's name	:	Harendra Kumar Shill
(iv) GB member's info	:	Branch: Kerua Raipur                      Centre # 42/ma, Group no : 03                                      Loanee no.: 3936, Member since 18-12-11,                      First loan: Tk. 10000/- Existing loan: Tk. Nil,                                      Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education	:	N/A
Education	:	H.S.C

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

Present Occupation	:	Medicine Business
Business Experience	:	10 Years Training on RMP (1 year) and SMC (6 months)
Drug License No	:	NK-1926 A
Trade License	:	2109
Other Own/Family Sources of Income	:	Service (1 younger brother worked in Apex Gallery in Dhaka, another works in Dubai)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01711074065
NU Project Source/Reference	:	GT Ramgonj Unit, Laxmipur

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

NU's Mother has been a member of Grameen Bank since 2011 (04 years). At first She took BDT 10,000/- from GB. NU's Father invested GB Loan in his business. They also bought some agro-land. NU's mother gradually improved their life standard by using GB loan.

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

Business Name	:	M/S Progoti Medical Hall
Address/ Location	:	Sonapur North Bazar Ramgonj, Laxmipur
Total Investment in BDT	:	420000/-
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)	:	7000/-
Proposed Salary	:	7000/-
Proposed Business	:	
(i) % of present gross profit margin	:	12.5%
(ii) Estimated % of proposed gross profit margin	:	12.5%
(iii) Agreed grace period	:	5 months

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars		Existing Business (BDT) (1)	Proposed (BDT) (2)		Total (BDT) (1+2)
Advance	20,000/-	220000/-			
Furniture	25,000/-				
Tablet/capsule	15,000/-				
Anti-biotic(tablet + capsule + syrup)	35000/-				
Syrup & file item	25,000/-				
Omeprazole & anti-ulcer	20,000/-				
Eye Drop	15000/-				
Ointment , Cream & topical item	10,000/-				
Vitamin & other Stock items	35,000/-				
Nebulizer and Diabetes Machine	5,000/-				
Injectable items	15,000/-				
<b><u>Proposed items</u></b>					
Refrigerator	22000/-		200000/-		
Nebulizer Machine (1 Pc)	4000/-				
Diabetes Machine (1Pc)	2000/-				
Tablet/Capsule(antibiotic group)	40,000/-				
Eye Drop & Ointment /Vitamin	31000/-				
Tablet/Capsule(omeprazole group)	40,000/-				
Injectable items	25000/-				
Syrup & Other File Item	36,000/-				
<b>Total Capital</b>					
		<b>220000/-</b>	<b>200000/-</b>		<b>420000/-</b>

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	3000	90000	1080000
<i>Less: Cost of sales</i>	2625	78750	945000
Profit (A)	375	11250	135000
Income From Prescription, Nebulizing, Diabetes test, Dressing etc (B)	300	9000	108000
Gross Profit (C=A+B)	675	20250	243000
<i>Less: Operating Costs</i>			
Electricity bill		350	4200
Shop Rent		1400	16800
Night Guard bill		50	600
Mobile bill		500	6000
Present salary/Drawings- self		7000	84000
Others cost (fees)		800	9600
Non Cash Item:			
Depreciation Expenses(25000*10%)		270	3240
<i>Total Operating Cost (D)</i>		10308	123696
Net Profit (C-D):		9942	119304

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales	105000	1260000	130000	1560000	140000	1680000
<i>Less: cost of sales</i>	91875	1102500	113750	1365000	122500	1470000
Gross Profit (A)	13125	157500	16250	195000	17500	210000
Income From Dressing, Prescription, Diabetes test etc. (B)	9000	108000	12000	144000	12000	144000
Total Income (C) [C=(A+B)]	22125	265500	28250	339000	29500	354000
<i>Less: Operating Costs</i>						
Electricity bill	350	4200	400	4800	400	4800
Shop Rent	1400	16800	1400	16800	1400	16800
Night Guard bill	50	600	100	1200	100	1200
Mobile bill	500	6000	500	6000	500	6000
Present salary/Drawings- self	7000	84000	7000	84000	7000	84000
Present Salary/ Employer	-	-	4000	48000	4000	48000
Others cost (fees)	800	9600	800	9600	800	9600
Non Cash Item:						
Depreciation Expenses	545	6540	545	6540	545	6540
<i>Total Operating Cost (D)</i>	10383	124596	14483	173796	14483	173796
(Net Profit C-D) :	11742	140904	13767	165204	15017	180204
Pay back		80000		80000		80000
Retained Income:	60904		85204		100204	



# **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>1.0</b>	Cash Inflow			
<b>1.1</b>	Investment Infusion by Investor	200000		
<b>1.2</b>	Net Profit	140904	165204	180204
<b>1.3</b>	Depreciation (Non cash item)	3396	3396	3396
<b>1.4</b>	Opening Balance of Cash Surplus		64300	152900
	Total Cash Inflow	344300	232900	336500
<b>2.0</b>	Cash Outflow			
<b>2.1</b>	Purchase of Product	200000		
<b>2.2</b>	Payment of GB Loan	-	-	-
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280000	80000	80000
<b>3.0</b>	Net Cash Surplus	64300	152900	256500

# ***SWOT Analysis***

## **S**TRENGTH

- ✓ Well Known Person in locality.
- ✓ Provide quality medicine to meet demand of community.

## **W**EAKNESS

- ✓ Credit sales.
- ✓ Less stock.

## **O**PPORTUNITY

- ✓ Huge demand from locality.
- ✓ Central point of Sonapur North Bazar.

## **T**HREATS

- ✓ Political Unrest.
- ✓ Other competition.

THE BENGAL DRUGS RULES, 1940

FORM B.  
[See rule 20(1)]

No. 0081709

সংস্ক - ১৯২৩ এ

LICENCE TO SELL, STOCK AND EXHIBIT FOR SALE AND DISTRIBUTE DRUGS OTHER THAN BIOLOGICAL AND OTHER SPECIAL PRODUCTS

মেসার্স প্রসাদি মেডিকেল হা মলিক নিউন চন্দ্র শীল  
are hereby licensed to sell, stock and exhibit for sale and distribute on the premises situated at ঘোরাপুৰ বাজার, নামগড়, লক্ষীপুর drugs other than biological and other special products specified in Schedule C to the Drugs Rules, 1940, subject to the conditions specified below and to the provisions of the Drugs Act, 1940 and the rules thereunder. *date given below: -*

2. This licence will be in force for two years from the 29th December, 1955.

\*3. Name(s) of qualified person(s) in charge.  
পার্বিন চন্দ্র কুই বেদি; বি-২৫২৮৩

Date ২৭/১২/৫৫



*[Signature]*  
(সেফ লোকার অফিসার)  
Licensing Authority  
উপসচিব, মেসার্স  
লক্ষীপুর জেলা স্বাস্থ্য অফিস

Conditions of licence

1. This licence shall be displayed in a prominent place in a part of the premises open to the public.
2. The licensee shall comply with the provisions of the Drugs Act, 1940, and the rules, thereunder for time being in force.
3. The licensee shall report forthwith to the licensing authority any change in the qualified staff in-charge.
4. No drug in Schedule C(1) shall be sold unless the precautions necessary for preserving the properties of the contents have been observed throughout the period during which it has been in the possession of the licensee.

If the licence is required for wholesale dealings only delete and enter the word "wholesale".













*Presented at*  
**GT's 8<sup>th</sup> Internal Design Lab**  
**On May 11, 2015 at GT**



**For more information**  
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