Maa Medical Hall & Maa Digital Studio



Outtom kumar Sarker (Ramgonj Unit)

Verified By: Md. Nazrul Islam



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Shahajan
Age	:	27 years (02-02-1988)
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	brothers-02, Sisters- 04
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 Mrs. Tahera Begum Mr. Aeatullah Branch:-Dorbeshpur Centre 9/M, Loanee no-1381 Member since 24-05-2006 First loan: Tk. 7000 Existing loan: -N/A, Outstanding: N/A
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF	: : : :	N/A N/A N/A N/A
Education	:	Class Ten

Brief Bio of the proposed Nobin Udyokta

Present Occupation	:	Medicine Business & Digital Studio
Business Experiences and Training Info	:	12 years Studying in L.M.A.F course at Maizdi, Noakhali. He has RMP degree
Trade License		139
Drug license	:	NK1953/A-1
Other Own/Family Sources of Income	:	Father (Fisheries)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.
NU's Contact Information		Md. Shahajan, , Holding- Lamchar bari, vill-lamchar , p/o-Lamchar, Ramgonj, Laxmipur . Mobile no-01712972798

Brief History of GB Loan Utilization by Family

NU's Mother has been a member of Grameen Bank since 2006 (09 years). NU's father invested GB Loan in his business, he repaired their own house from the income of business. They also bought some cattle. NU's mother gradually improved their life standard by using GB loan.

Proposed Nobin Udyokta Business Info

Business Name	:	Maa Medical Hall & Maa Digital Studio
Address/ Location	:	In front of High school, Lamchar Bazar, Ramgonj, Laxmipur.
Total Investment in BDT	:	4,00,000 Taka
Financing	:	Self BDT 250,000/- (from existing business) 63% Required Investment BDT 150,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	7000/-
Proposed Salary		7000/-
Proposed Business (i)% of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	13% 13% 05 months.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Different kind of stock items (Existing)				
Advance	30 000/-			
Furniture	40 000/-			
Computer Desk stop (01)	20000/-			
Photo copier machine(printer) (02)	20000/-			
Laminating Machine (1)	5000/-	250,000/		
Camera (1)	5000/-	250,000/-		
Syrup & file item	30000/-			
Omeprazole & anti-ulcer	15,000/-			
Tablet ,Capsule Saline, Injection	45000/-			
Ointment , Cream & topical item	15,000/-			
Vitamin & other Stock items	25,000/-			
Proposed items				
Tablet/Capsule(antibiotic)	30,000/-			
Syrup ,Omeprazole & other Antibiotic	50,000/-			
Saline, Paracetamol group	20000/-		150,000/-	
Various Ointment and eye drop	10,000/-			
Vitamin(A- Z)	20,000/-			
Inject able items	10,000/-			
surgical Items	10,000/-			
Total Capital		250000	150000	400,000/-

INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly		
Sales (A)	5000	150000	1800000		
Less: Cost of sales (B)	4350	130500	1566000		
Profit	650	19500	234000		
Income from photo copy, photo printing, laminating	200	6000	72000		
Gross Profit (C) [C=(A-B)]	850	25500	306000		
Less: Operating Costs					
Electricity bill		600	7200		
Shop Rent		700	8400		
Mobile bill		600	7200		
Other costs (entertainment, transport, fee, etc.)		1000	12000		
Present salary		7000	84000		
Non Cash Item:-					
Depreciation Expenses (10% of 40000 & 20% of 50000)		1167	14004		
Total Operating Cost (D)		11067	132804		
Net Profit (C-D):		14433	173196		

Financial Projection of NU Business Plan

		Year 1 (BDT)		Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	6000	180000	2160000	6300	189000	2268000
Less: cost of sales (B)	5220	156600	1879200	5481	164430	1973160
Profit	780	23400	280800	819	24570	294840
Income from Photocopy, photo printing, laminating	200	6000	72000	200	6000	72000
Gross Profit(C) [C=(A-B)]	980	29400	352800	1019	30570	366840
Less: Operating Costs						
Electricity bill		600	7200		700	8400
Shop Rent		700	8400		700	8400
Other costs (entertainment, transport, fees etc)		1000	12000		1000	12000
Mobile Bill (SMS & Reporting inclusive)		600	7200		600	7200
Proposed Salary		7000	84000		7000	84000
Non Cash Item:						
Depreciation Expenses (10% of 40000 & 20% of 50000)		1167	14004		1167	14004
Total Operating Cost (D)		11067	132804		11167	134004
Net Profit (C-D):		18333	219996		19403	232836
Pay back to GT		90000			90000	
Retained money		129996			142836	

CASH FLOW PROJECTION ON BUSINESS PLAN (REC & PAY)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	150000	-
1.2	Net Profit	219996	232836
1.3	Depreciation (Non cash item)	14004	14004
1.4	Opening Balance of Cash Surplus	-	144000
	Total Cash Inflow	384000	390840
2.0	Cash Outflow		
2.1	Purchase of Product	150,000	-
2.2	Payment of GB Loan	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90000
	Total Cash Outflow	240000	90000
3.0	Net Cash Surplus	144000	300840

SWOT Analysis

STRENGTH

- **√** Well Known Person in locality.
- ✓ Provide quality medicine and services to the community.
- ✓ Skill and Experience.

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- ✓ Credit sales.
- ✓ Less stock.
- √ Transportation cost.
- ✓Increase in product price.

OPPORTUNITIY

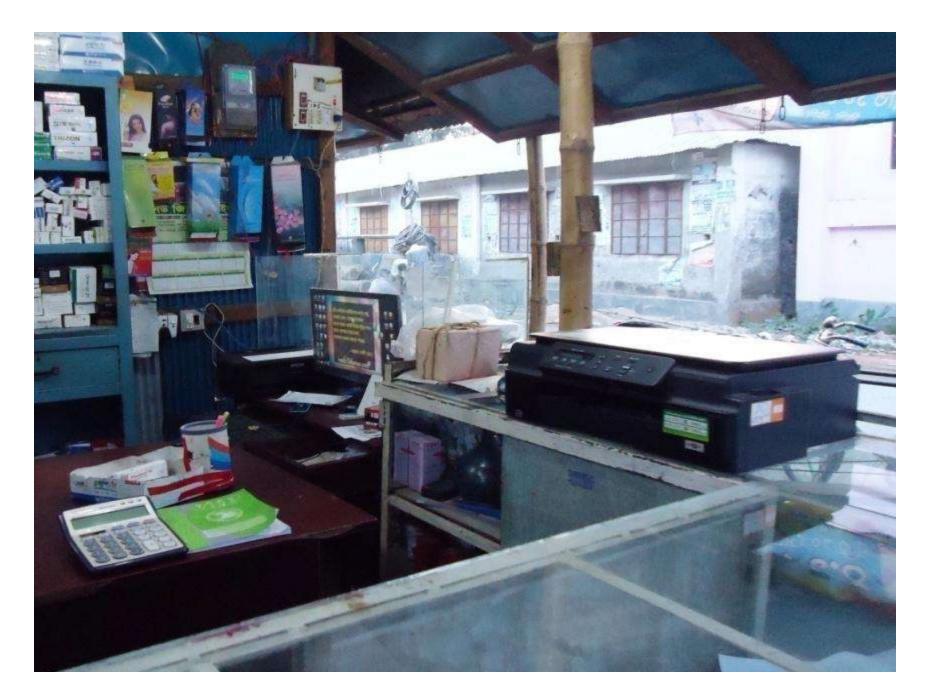
- ✓ Demand of various medicine items.
- ✓ In front of Lamchar Bazar School
- **✓** Employment opportunities

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- **✓** Political Unrest.
- **✓** Other competition.

















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- 2 The licensee shall comply with the provisions of the Drugs Act, 1940, and the stherwooder for time being in force.
- 3 The licensee shall report for dwich to the licensing authority any change in qualified staff in-charge.
- 4. No drug in Schedule C(1) shall be said unless the precautions necessary for a

Presented at GT's 9th Internal Design Lab On May 21, 2015 at GT

For More Information

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