

A Nobin Udyokta Project

Proposed NU Business Name : **Millenium Medicine Center**



Presented by :
Shahinur Islam Khan

NU Identified and PP Prepared & Verified by :

Abu Musa Bhuiyan

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Shahinur Islam Khan
Age	:	34 years
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	2 Sisters, 4 Brothers
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. Sufiya Begum
(iii) Father's name	:	Late Mr. Harunur Rashid
(iv) GB member's info	:	Branch: Torpurchandi. Centre # 54(M), Loan no.: 9037, Member since : 23.06.2010, First loan: Tk. 10,000 Total Amount Received: Tk. 90,000 Existing loan: Tk. 30,000 Outstanding: Tk. 18,780
Further Information:		
(v) Who pays GB loan installment	:	Elder Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	
Education, till to date	:	S.S.C.

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

Present Occupation	:	Business Trade License No: 00069
Business Experiences and Training Info	:	12 years
Other Own/Family Sources of Income	:	Elder brother is a service holder.
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Torpurchondi Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2010 (4 years). At first she took a loan amount BDT 10,000 from Grameen Bank. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Millenium Medicine Centre
Address/ Location	:	Holding No. # 226, Bishnudi Madrasa Road, Volunteer House, Chandpur
Total Investment in BDT	:	3,75,000 Taka
Financing	:	Self BDT : 1,75,000 (from existing business) - 47 % Required Investment BDT : 2,00,000 (as equity) - 53 %
Present salary/drawings from business (estimates)	:	BDT 6,500
Proposed Salary	:	BDT 7,500
Proposed Business % of present gross profit margin	:	15%
(i) Estimated % of proposed gross profit margin	:	15%
(ii) Agreed grace period	:	5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Estimated sales		78,000	9,36,000
<i>Less: Cost of sales</i>		66,350	7,96,200
Gross Profit (15%)		11,650	1,39,800
<i>Less: Operating Costs</i>			
Electricity bill		70	840
Shop Rent		1,600	19,200
Entertainment		200	2,400
Mobile bill		200	2,400
Present salary/Drawings- self		6,500	78,000
Others (Chada)		200	2,400
Non Cash Item:			
Depreciation Expenses		208	2,496
Total Operating Cost (D)		8978	1,07,736
Net Profit (C-D):		2,672	32,064

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
i. Present stock items: Shop Advance : 30,000 Medicine : 1,20,000 Furniture : 25,000	1,75,000		
ii. Proposed Stock Items: Medicine : 2,00,000 (Moxibac, Lotinal-T, Allcafta, Basibac, Seclo, Moxquin, Vivis, Iveta, Vesiven, Optagold etc)		2,00,000	
Total Capital	1,75,000/-	2,00,000/-	3,75,000/-

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Income from making Charge	1,30,000	15,60,000	1,36,500	16,38,000	1,43,000	17,16,000
<i>Less: Cost of sales</i>	1,10,500	13,26,000	1,16,025	13,92,300	1,21,550	14,58,600
Gross Profit	19,500	2,34,000	20,475	2,45,700	21,450	2,57,400
<i>Less: Operating Costs</i>						
Electricity bill	100	1,200	200	2,400	250	3,000
Entertainment	200	2,400	200	2,400	300	3,600
Shop Rent	1,600	19,200	1,600	19,200	1,600	19,200
Mobile bill	200	2,400	200	2,400	300	3,600
Present salary/Drawings- self	7,500	90,000	7,500	90,000	7,500	90,000
Others (Chada)	200	2,400	300	3,600	300	3,600
Non Cash Item:						
Depreciation Expenses	208	2,496	208	2,496	208	2,496
Total Operating Cost (D)	10,008	1,20,096	10,208	1,22,496	10,458	1,25,496
Net Profit	9,492	1,13,904	10,267	1,23,204	10,992	1,31,904
GT payback		80,000		80,000		80,000
Retained Income:		33,904		43204		51904

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,00,000	-	-
1.2	Net Profit	1,13,904	1,23,204	1,31,904
1.3	Depreciation (Non cash item)	2,496	2,496	2,496
1.4	Opening Balance of Cash Surplus		36,400	82,100
	Total Cash Inflow	3,16,400	1,62,100	2,16,500
2.0	Cash Outflow			
2.1	Purchase of Product	2,00,000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	2,80,000	80,000	80,000
3.0	Net Cash Surplus	36,400	82,100	1,36,500

SWOT ANALYSIS

STRENGTH:

- Availability of Products Sourcing.
- Environment-Friendly.
- Ownership of Business: Would Be Owner Gradually.
- Skilled & 12 Years of Experience

WEAKNESS

- Less stock

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency.

THREATS

- Climate change effect may harm products.
- Fire
- Opponent in same areas

Pictures









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