

NUHA MEDICINE CORNER

নির্দেশিত হির রাহমানির রাহিম

নুহা মেডিসিন কর্ণার

থোঃ মোঃ কামাল হোসেন

এখানে সকল প্রকার ঔষধ পাইকারী
ও খুচরা বিক্রয় করা হয়।

নোয়াপাড়া রঙ্গের বাজার, রামগঞ্জ, লক্ষ্মীপুর।
মোবাঃ ০১৭৪৫-১৪০০৯০, ০১২০১ ০১১

Presented by
Md. Kamal Hossain

Nu Identified and PP Prepared
by : Md. Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Kamal Hossain
Age	:	31 years,(01-07-1983)
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	Brother-02, Sister-02
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. Kohinoor Begum
(iii) Father's name	:	Mr. Sukkur Ali
(iv) GB member's info	:	Branch: Bhatra-Ramgonj , Centre # 34/m, Group no : 03, Loanee no.- 2718,
Further Information:	:	Member since 19-06-2011 First loan: Tk. 20,000/-
(v) Who pays GB loan installment	:	Existing loan Tk. 25,000, Outstanding:10,250 Tk
(vi) Mobile lady	:	Nobin Udyokta
(vii) Grameen Education	:	N/A
	:	
	:	

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

Present Occupation	:	Medicine Business
Business Experience	:	02 Years <ul style="list-style-type: none">• He worked in Oriol Group for 2years.• He completed pharmacy course from Comilla• He is also an agent of a Herbal company
Other Own/Family Sources of Income	:	Agriculture, Fisheries (father)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2011(03 years). At first She took 20000/-from GB. NU was invested GB Loan in his business. They also bought a cow. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Nuha Medicine Corner
Address/ Location	:	Noa Para, Ranger Bazar
Total Investment in BDT	:	3,00,000/- Taka
Financing	:	Self BDT 150,000/- (from existing business) 50 % Required Investment BDT 150,000/-(as equity) 50 %
Present salary/drawings from business (estimates)	:	9000/- Taka
Proposed Salary		9000/- taka
Proposed Business		
(i) % of present gross profit margin	:	15% 15%
(ii) Estimated % of proposed gross profit margin		
(iii) Agreed grace period		5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3500	105000	1260000
<i>Less: Cost of sales (B)</i>	2975	89250	1071000
Gross Profit (C) [C=(A-B)]	525	15750	189000
<i>Less: Operating Costs</i>			
Electricity bill		250	3000
Shop Rent		1500	18000
Mobile bill		500	6000
Present salary/Drawings- self		9000	108000
Others cost (fees)		200	2400
Non Cash Item:			
Depreciation Expenses		167	2004
Total Operating Cost (D)		11617	139404
Net Profit (C-D):		4133	49596

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Advance	- 20,000/-		
Furniture	-20,000/-		
Tablet/capsule	-15,000/-		
Anti-biotic(tablet + capsule + syrup)	- 30,000/-		
Syrup & Suspension	- 15,000/-		
Omeprazole & anti-ulcer	- 20,000/-		
Ointment , Cream & topical item	- 10,000/-		
Vitamin & other Stock items	-20,000/-		
		150000/-	
<u>Proposed items</u>			
Tablet/Capsule(antibiotic group)	50,000/-		
Cream & Ointment	10,000/-		
Tablet/Capsule(omeprazole group& others)	40000/-		
Injectable items	10,000/-		
Syrup & Suspension(Other File Item)	-40000		
		150000/-	
Total Capital	150000/-	150000/-	300000/-

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	4500	135000	1620000	5000	150000	1800000	5500	165000	1980000
<i>Less: cost of sales (B)</i>	3825	114750	1377000	4250	127500	1530000	4675	140250	1683000
Gross Profit (C) [C=(A-B)]	675	20250	243000	750	22500	270000	825	24750	297000
<i>Less: Operating Costs</i>									
Electricity bill		300	3600		400	4800		400	4800
Shop Rent		1500	18000		1500	18000		1500	18000
Mobile bill & SMS		500	6000		500	6000		500	6000
Present salary/ Drawings- self		9000	108000		9000	108000		10000	120000
Others cost (fees)		200	2400		200	2400		200	2400
Non Cash Item:									
Depreciation Expenses		167	2004		167	2004		167	2004
<i>Total Operating Cost (D)</i>		11667	140004		11767	141204		12767	153204
(Net Profit C-D) :		8583	102996		10733	128796		11983	143796
Pay back		60000			60000			60000	
Retained Income:		42996			68796			83796	

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	150000		
1.2	Net Profit (Ownership Tr. Fee added back)	102996	128796	143796
1.3	Depreciation (Non cash item)	2004	2004	2004
1.4	Opening Balance of Cash Surplus		34750	105550
	Total Cash Inflow	255000	165550	251350
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan	10250		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	220250	60000	60000
3.0	Net Cash Surplus	34750	105550	191350

SWOT Analysis

STRENGTH

- ✓ Good relation with Local People .
- ✓ Well Known Person in locality.
- ✓ Provide quality medicine to meet demand for the community.

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.

OPPORTUNITY

- ✓ Huge demand from locality.
- ✓ Central point in Market .
- ✓ Beside main Road .

THREATS

- ✓ Political Unrest.
- ✓ Other competition.







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For more information
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