

Proposed NU Business Name: **BHAI BON MEDICAL HALL**



Project identification and prepared by: Md. Abul Khayer,
Dhigor Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAMJAN ALI BHUYA
Age	:	29-11-1983 (32 Years)
Education, till to date	:	B. A. Pass
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	4 Sisters & 1 Brother
Address	:	Vill: Dhigor, P.O: Jahidganj, P.S: Ghatail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. ANGURI
(iii) Father's name	:	MD HAZRAT ALI BHUYA
(iv) GB member's info	:	Branch: Brahmanshashon Centre # 18(Female), Member ID: 5935, Group No: 07 Member since: 15-02-1994 to 2013 (19 Years) First loan: 1,000 taka.
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

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	:	Fifteen years experience in running business. He has training for 6 months. (L.M.F. Passed)
Other Own/Family Sources of Income	:	Father's Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-562575
Wife's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Anguri joined Grameen Bank since 21 years ago . At first she took 1,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture and house development.

Proposed Nobin Udyokta Business Info

Business Name	:	BHAI BON MEDICAL HALL
Location	:	Brahmanshashon Bazar, Ghatail, Tangail.
Total Investment in BDT	:	BDT 4,25,000
Financing	:	Self BDT 2,75,000(from existing business) 65% Required Investment BDT 1,50,000(as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Different types of Medicine such as Ceprocine, Ceporoxine, Paracetamol, Azithromicin, Cefprozoxasilin, Tetracyclin, etc.▪Bkash, Mobile-Banking, Flexiload are provided.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from companies agents and Tangail.▪Agreed grace period is 4 months.

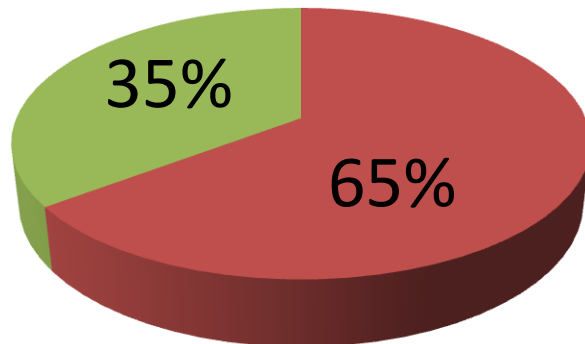
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Ceprocine, Ceporoxine, Paracetamol, Azithromicin, Cefprozoxasilin, Tetracyclin, etc.	2,000	60,000	720,000
Mobile Banking (40000/1000)*4	160	4,800	57,600
Flexiload (2000/1000)*27	54	1,620	19,440
Bikash (40000/1000)*4	160	4,800	57,600
Total Sales (A)	2,374	71,220	854,640
Less. Variable Expense			
Ceprocine, Ceporoxine, Paracetamol, Azithromicin, Cefprozoxasilin, Tetracyclin, etc.	1,800	54,000	648,000
Total variable Expense (B)	1,800	54,000	648,000
Contribution Margin (CM) [C=(A-B)]	574	17,220	206,640
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		300	3,600
Mobile Bill		500	6,000
Transportation		500	6,000
Entertainment		500	6,000
Salary (Self)		6,000	72,000
Total fixed Cost (D)		8,400	100,800
Net Profit (E) [C-D]		8,820	105,840

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Ceprocine, Ceporoxine, Paracetamol, Azithromicin, Cefprozoxasilin, Tetracyclin, etc.	1,60,000	90,000	2,50,000
Mobile Banking	50,000	30,000	80,000
Bkash	50,000	30,000	80,000
Flexiload	5,000	-	5,000
Security	10,000	-	10,000
Total	2,75,000	1,50,000	4,25,000

Source of Finance



- Entrepreneur's Contribution 275,000
- Investor's Investment 150,000
- Total 425,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Ceprocine, Ceporoxine, Paracetamol, Azithromicin, Cefprozoxasilin, Tetracyclin, etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
Mobile Banking (60000/1000)*4	240	7,200	86,400	90,720	95,256
Flexiload (2000/1000)*27	54	1,620	19,440	20,412	21,433
Bikash (60000/1000)*4	240	7,200	86,400	90,720	95,256
Total Sales (A)	3,534	106,020	1,272,240	1,335,852	1,402,645
Less. Variable Expense					
Ceprocine, Ceporoxine, Paracetamol, Azithromicin, Cefprozoxasilin, Tetracyclin, etc.	2,700	81,000	972,000	1,020,600	1,071,630
Total variable Expense (B)	2,700	81,000	972,000	1,020,600	1,071,630
Contribution Margin (CM) [C=(A-B)]	834	25,020	300,240	315,252	331,015
Less. Fixed Expense					
Rent		600	7,200	7,200	7,200
Electricity Bill		300	3,600	3,780	3,969
Mobile Bill & SMS Monitoring		750	9,000	9,450	9,923
Entertainment		600	7,200	7,560	7,938
Transportation		800	9,600	10,080	10,584
Salary (self)		6,000	72,000	72,000	72,000
Total Fixed Cost		9,050	108,600	114,030	111,614
Net Profit (E) [C-D]		15,970	191,640	201,222	211,283
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	191,640	201,222	211,283
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		131,640	272,862
	Total Cash Inflow	341,640	332,862	484,145
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	131,640	272,862	424,145

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & 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

Pictures


গ্রামীণফোন

ভাই বোন মেডিকেল হল

ব্রাহ্মণশাসন বাজার, ঘাটাইল, টাঙ্গাইল

জনে পাশে
বিকাশ

bKash

একটি  ব্যাংক ব্যাংক প্রতিষ্ঠান

ডায়াল ব্যাংক



মোবাইল ব্যাংকিং



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Entacyd

AERO

Various medicine boxes and bottles on the right-hand shelves, including brands like Entacyd, AERO, and others.

সকলকে
বাংলাদেশ

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জানকি ষ্টোর

মেডিক্যাল



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১৫/০৯/১৩

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সহযোগিতায়

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সহযোগিতায়

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সহযোগিতায়



बि.के.एस. सेवा केन्द्र

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191A



മെഡിക്കൽ ഷോപ്പ്



কলিকতা



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ব্যাংক প্রতিষ্ঠান

ব্যাংক প্রতিষ্ঠান

bKash
একটি ব্যাংক ব্যাংক প্রতিষ্ঠান

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Handwritten text in a South Asian script, likely Odia, on a blue vertical board. The text is partially obscured and difficult to read fully, but appears to be a list or set of instructions.



bKash
Digitally powered services, anytime, anywhere.



THE NATIONAL DRUG CONTROL BOARD

ORIGINAL

No. ১১১১১১
২২২৩০/১

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

২২২৩০/১ আইন ব্যবস্থাপনা আইন, ১৯৪০ এবং ১৯৪১ সালের আইন

১. This licence is granted to all persons who are qualified to sell and distribute the drugs other than biological and other special products specified in Schedule 'C' of the Drugs Act, 1940, subject to the conditions specified below, and to the provisions of the Drugs Act, 1940 and the rules thereunder.

বায়োমিডিকেল প্রস্তুতকারক আইন, ১৯৪০ এবং ১৯৪১

- ২. This licence will be in force for two years from the date of issue.
- ৩. Name of qualified person: ২২২৩০/১
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Conditions of licence

- 1. This licence shall be displayed in a prominent place as a part of the premises in the shop.
- 2. The licensee shall comply with the provisions of the Drugs Act, 1940, and the rules thereunder in connection with the sale.
- 3. The licensee shall report faithfully to the licensing authority any change in the qualified staff in charge.
- 4. No drug or substance shall be sold unless the prescriptions necessary for procuring the same are in possession of the licensee throughout the period during which it has to be dispensed at the premises.

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Ministry of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় কার্ড

নাম: মোঃ রফিক আলী খুইয়
Name: MO. RAJIB ALI KHUIYA
পিতা: মোঃ রফিক আলী খুইয়
Date of Birth: 20 Nov 1983
ID NO: 9312851597901

এই জাতীয় পরিচয় কার্ডটি বাংলাদেশ সরকার কর্তৃক প্রদত্ত। জাতীয় পরিচয় কার্ডটি সঠিক ভাবে ব্যবহার করা উচিত।

জাতীয় পরিচয় কার্ড আইন, ১৯৮৩ (১৯৮৩ সালের আইন) - ১৯৮৩

জাতীয় পরিচয় কার্ড আইন, ১৯৮৩ (১৯৮৩ সালের আইন) - ১৯৮৩

আমি খুইয়
১৯৮৩ সাল - ১৯৮৩ সালের ২০ নভেম্বর
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১৯৮৩ সাল - ১৯৮৩ সালের ২০ নভেম্বর

FAMILY PICTURE

