



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : **Biswash Medical**
Business Category: **Medicine Business**



Business Proposal Prepared & Verified by : Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Hossien Kabir</i> Vill: Makamtola Khanpur, Union: Khanpur, Post: Khanpur, Upazila: Monirampur, District: Jessore.
Age	:	32 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	02 (Two) Brothers and 01 (One) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Kamrun Nahar
(iii) Father's name	:	Md. Abdul Jalil Biswes
(iv) GB member's info	:	<i>Branch: Chelatola, Jessore, Centre # 40/mo,</i> <i>Loan no.: 3848, Member since January 20, 2007</i> First loan: Tk. 5,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 15,600
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	B.A (Pass)
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	05 (Five) years experiences is running his own business. He started the business with BDT 30,000 (Thirty Thousand). He has 09 (Nine) years working experiences as an assistant in his father's medicine business.
Other Own/Family Sources of Income	:	His father's income from physician profession (local doctor).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01721856426
NU's National ID No.	:	4116150693819
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Kamrun Nahar is a GB member since January 20, 2007 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Biswash Medical</i>
Address/ Location	:	Sundulpur bazar, Monirampur, Jessore.
Total Investment in BDT	:	Tk. 604,000
Financing	:	Self Tk. 454,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six Thousand)
Proposed Salary	:	BDT 7,000 (Seven Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 12%
(ii) Estimated % of proposed gross profit margin	:	On products 12%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

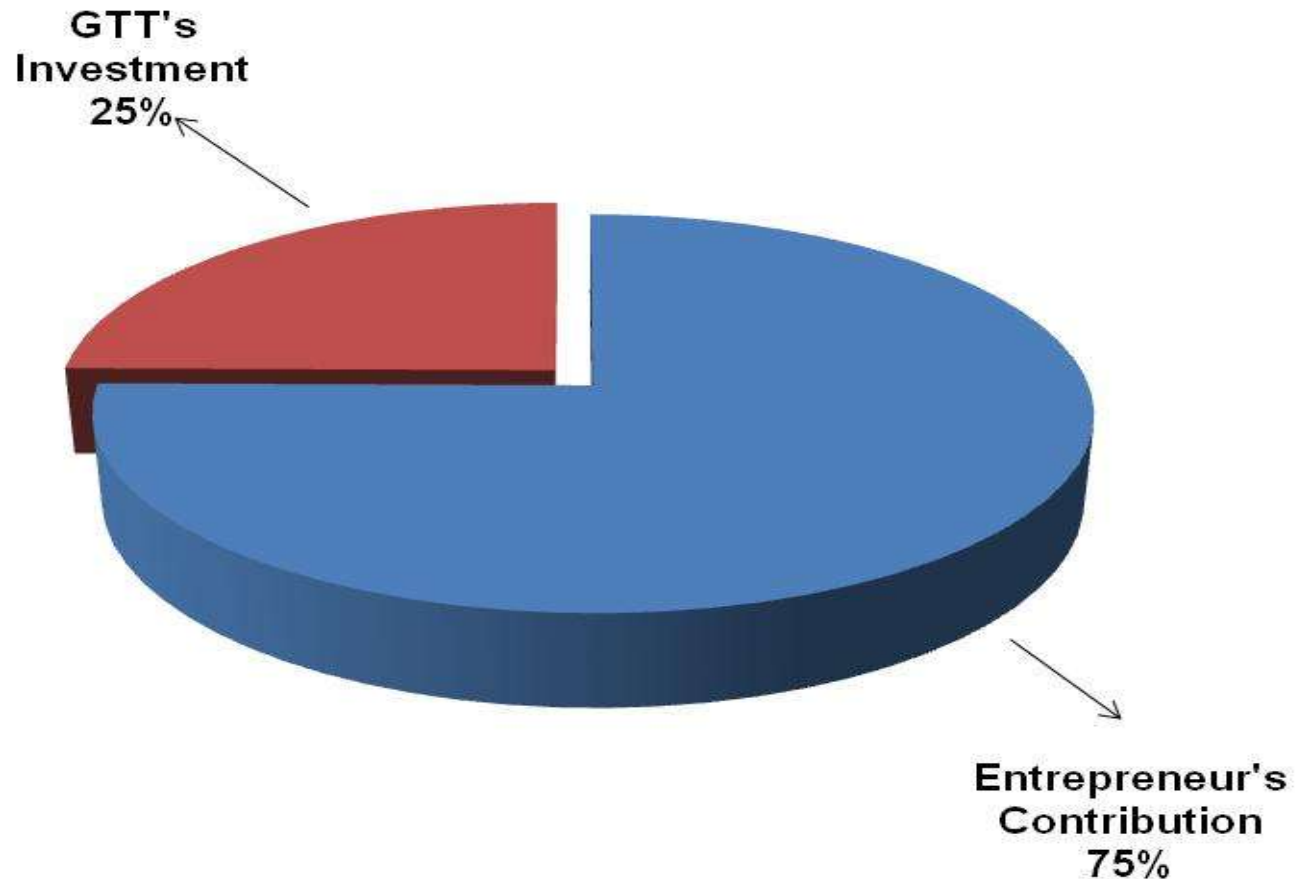
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (different types of medicine) (retail & wholesale) (A)	5,000	130,000	1,560,000
Less: Cost of sales of products (product purchase) (B)	4,400	114,400	1,372,800
Gross Profit (C) [C=(A-B)]	600	15,600	187,200
Less: Operating Cost:			
Electricity bill		350	4,200
Shop Rent		500	6,000
Night Guard bill		100	1,200
Mobile bill		450	5,400
Conveyance		600	7,200
Provision of bad Debt		37	445
Present Salary (Self & family)		6,000	72,000
Present Salary (Assistant-01)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		238	2,850
Total Operating Cost (D)		11,775	141,295
Net Profit (C-D):		3,825	45,905

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of medicine- tablet, capsule, syrup and injection etc)	Investment in products (different types of medicine- tablet, capsule, syrup and injection etc)	406,150	150,000	556,150
Investment in Equipments (bulb and fan etc.)		1,000		1,000
Cash in hand		5,163		5,163
Debtors (Since June, 2015 to at present)		44,533		44,533
Creditors(Since December, 2015 to at present)		(79,846)		(79,846)
Decoration (fixture and fittings)		27,000		27,000
Advance for Shop		50,000		50,000
Total Capital		454,000	150,000	604,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 454,000
- GTT's Investment BDT 150,000
- Total Capital BDT 604,000



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 income from products (different types of medicine) (retail & wholesale) (A)	7,000	182,000	2,184,000	8,260	214,760	2,577,120	9,251	240,531	2,886,374
Less: Cost of sales of products (product purchase) (B)	6,160	160,160	1,921,920	7,269	188,989	2,267,866	8,141	211,667	2,540,009
Gross Profit (C) [C=(A-B)]	840	21,840	262,080	991	25,771	309,254	1,110	28,864	346,365
Less: Operating Cost:									
Electricity bill		450	5,400		550	6,600		650	7,800
Shop Rent		500	6,000		1,000	12,000		1,000	12,000
Night Guard bill		150	1,800		200	2,400		250	3,000
Mobile bill (SMS & Reporting)		750	9,000		750	9,000		750	9,000
Conveyance		1,100	13,200		1,600	19,200		2,100	25,200
Provision of bad Debt		37	445		37	445		37	445
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & family)		7,000	84,000		8,000	96,000		9,000	108,000
Proposed Salary (Assistant-01)		3,000	36,000		3,500	42,000		4,000	48,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,200	26,400		2,400	28,800
Non Cash Item:									
Depreciation Expenses		238	2,850		238	2,850		238	2,850
Total Operating Cost (D)	-	16,270	188,965	-	19,120	229,435	-	21,470	257,635
Net Profit (C-D):	-	5,570	73,115	-	6,652	79,819	-	7,394	88,730
Retained Income			73,115			152,934			241,663

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	79,115	91,819	100,730
1.3	Depreciation Expenses	2,850	2,850	2,850
1.4	Opening Balance of Cash Surplus	-	45,965	68,634
	Total Cash Inflow	231,965	140,634	172,213
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	45,965	68,634	100,213

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father)
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Maintain books of record;
- Family business;
- Good reputation;
- Skilled and working experiences (14 yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 695,663 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 16th In-house Executive Social Business Design Lab
On October 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures



శ్రీశైలం

osteoporosis
October
శరీరం నుండి కాపాడండి
BONE
STRENGTH

বিশ্বাস মেডিকেল

নিম্নমিষ্টাভিঃ সঙ্গনিঃ রহিম

মোবাইলঃ ০১৭২১৮৫৬৪২৬

প্রোগ হুসাইন কবির

এখানে যাবতীয় দেশি-বিদেশী এ্যালোপ্যাথিক,
ইউনানী ও হেটেনারী ঔষধ পাইকারী ও
করা হয়।







Thank You