



Grameen Kalyan

Proposed NU Business Name : Mannan Medical Hall



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md: Delowar Hossain. Vill: Dorirampur, Post: Trishal , Upazilla : Trishal, District: Mymensingh
Age	:	31 Years.
Marital status	:	Married(1 son & 1 daughter)
No. of siblings:	:	4 brother's & 1 Sister.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p style="text-align: center;"> <input checked="checked" type="checkbox"/> Yes </p> <p> Mother <input type="checkbox"/> Father <input type="checkbox"/> : Most. Hasina Khatun. : Late. Abdul Mannan. : Branch: Trishal Branch. Group # 03, Centre # 51/M, Loan no.6510, Member since: 2005, First loan: Tk.10,000, Existing loan: 25,000, Outstanding: 6,300. : NU : No : Nil : Nil : Nil </p>
Education, till to date	:	Class eight.

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no training but 10 years business experience in this business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01792-634141
National ID No	:	19846129404000002
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT=10,000 (ten thousand) and used the money in agriculture farming. Gradually several times she took GB loan and utilized the money agriculture farming & business purpose.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Mannan Medical Hall
Address/ Location	:	Trishal bazar, Trishal, Mymensingh.
Total Investment	:	BDT = 3,45,000
Financing	:	Self financing: BDT= 1,95,000 Required Investment: BDT =1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	Self-BDT 4,000
Proposed Salary	:	Self= 7000 (Seven thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ Different kind of medicine will be buy & sold is here; ➤ Estimated sales is @ Tk. 7,000 per day; ➤ Estimated average gross profit is 20% on sales; ➤ Payback period is estimated 3 years; ➤ Expected date to expand the project is in April, 2016.

Information of Existing Business Operations

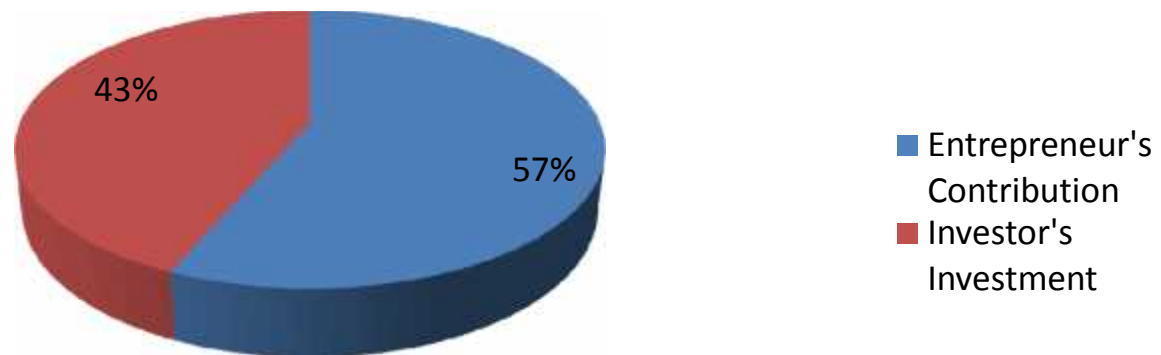
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,000	100,000	1,200,000
Less: Cost of Sales (B)	3,200	80,000	960,000
Gross profit (GP)= [C (A-B)]	800	20,000	240,000
<u>Less: Operating Costs:</u>			
Electricity bill		250	3,000
Shop Rent		4,000	48,000
Salary -self		4,000	48,000
Mobile bill		300	3,600
Non Cash Item:			
Depreciation Expenses			2,000
<i>Total Operating Cost (D)</i>		8,550	104,600
(C-D)Net Profit		11,450	135,400
Retained Income:			135,400

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed Business (BDT) (2)	Total (BDT) (1+2)
Investment in different categories:			
Furniture (decoration)	60,000	10,000	70,000
Drug License	10,000		10,000
Refrigerator		30,000	
Medicine Square	20,000	30,000	50,000
Sk+F	15,000	20,000	35,000
Aristopharma	10,000	20,000	30,000
Beximco	5,000	10,000	15,000
Incepta	5,000	5,000	10,000
Renata	5,000	5,000	10,000
Others Medicine (Unani)	60,000	20,000	80,000
Cash in Hand	5,000	-	5,000
Total Capital	195,000	150,000	345,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution	195,000	57
Investor's Investment	150,000	43
Total Investment	345,000	100



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
Revenue:									
Estimated Sales	7,000	175,000	2,100,000	7,700	192,500	2,310,000	8,470	211,750	2,541,000
(A) Total Revenue	7,000	175,000	2,100,000	7,700	192,500	2,310,000	8,470	211,750	2,541,000
(B) Total Cost of Sales	5,600	140,000	1,680,000	5,880	154,000	1,848,000	6,174	169,400	2,032,800
Gross profit (GP) [C=(A-B)]	1,400	35,000	420,000	1,820	38,500	462,000	2,296	42,350	508,200
Less: Operatin Costs:									
Electricity bill		250	3,000		263	3,150		276	3,308
Shop Rent		4,000	48,000		4,200	50,400		4,410	52,920
Transportation		250	3,000		263	3,150		276	3,308
Mobile bill (SMS & Reporting inclusive)		300	3,600		315	3,780		331	3,969
Proposed salary-self		7,000	84,000		7,350	88,200		7,718	92,610
Other Expenses		500	6,000		525	6,300		551	6,615
Depreciation Expenses			3,000			3,150			3,308
Total Operating Cost (D)		12,300	150,600		12,915	158,130		13,561	166,037
(C-D)Net Profit:		22,700	269,400		25,585	303,870		28,789	342,164
Retained Income:			269,400			303,870			342,164

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 month grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	5,000	364,400	608,270
Capital Infusion by Investor	150,000	-	-
Sales	2,100,000	2,310,000	2,541,000
Total Receipts	2,255,000	2,674,400	3,149,270
<u>Cash Outflow:</u>			
Cost of goods sold	1,680,000	1,848,000	2,032,800
Operating expenses	150,600	158,130	166,037
Return to investor (including Transfer fee)	60,000	60,000	60,000
Total payment	1,890,600	2,066,130	2,258,837
Closing Balances	364,400	608,270	890,434

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
- Skill & Experience: 10 years;
- Trade license: Own name;
- Drug License.

WEAKNESS

- Lack of capital;
- Limited product.

OPPORTUNITIES

- Local Demand;
- Fixed Customers;
- location of Shop;
- Investor's money will be payback in 3 years.

THREATS

- Theft;
- Fire burn;
- Local competitor.

Presented at 15th Ex. SB Design Lab on March 13,
2016 at Grameen Kalyan

Thank you

Pictures
















ME & My Mother



Trade License

ত্রিশাল পৌরসভা



ট্রেড লাইসেন্স

বহি নং- 1001 ক্রমিক 0805 লাইসেন্স নং- 1001/2015-16

“স্থানীয় সরকার (পৌরসভা) আইন” ২০০৯ এর ৯৮ ধারা ও ২০০৩ সনের মডেল ট্যাক্স সিডিউল মোতাবেক প্রদত্ত ট্রেড, প্রফেশন ও কলিং লাইসেন্স।

অত্র লাইসেন্সের অপর পৃষ্ঠায় বর্ণিত শর্তাদি সাপেক্ষে ২০১৫ ইং - সনের ৩০শে জুন পর্যন্ত মেয়াদে হান্নান হুসাইন কে অত্র পৌর এলাকাধীন হান্নান হুসাইন মালিক/পিতা হান্নান হুসাইন রোডস্থিত/ লেইনস্থ / বাইলেনস্থ ৩০ নং হোল্ডিং এর ৩০ ব্যবসা করার জন্য ৩০ টাকা ফিস গ্রহণ করিয়া এই লাইসেন্স প্রদান করা হইল।

সতর্কতা : (ক) এই লাইসেন্স আগামী ৩০শে জুন/২০১৫ পর্যন্ত বলবৎ থাকিবে।
(খ) এই লাইসেন্স প্রকাশ্য স্থানে তুলিয়া রাখিতে হইবে।
(গ) এই লাইসেন্স কোন ব্যক্তি বা স্থানের নামে পরিবর্তনযোগ্য নহে।


তারিখ- ০৬/১১/১৫ লাইসেন্স পরিদর্শক সচিব মেয়র

ফরম নং ২৬ (ফল ৮৩) অনুবাদিত ও সংশোধিত।

এবিএম এনিসুল কাবান
মেয়র
ত্রিশাল পৌরসভা, বাসাবারি।

Drug License

১৯৭৩ - ১০/১


THE BENGAL DRUGS RULES, 1946
FROM 8.
(See rule 20(1))

ORIGINAL
No. 0048600

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

১৯৭৩-১০/১
is/are hereby licensed to sell, stock and exhibit for sale and distribute on the premises
situated at ১৯৭৩-১০/১, ১৯৭৩-১০/১
drugs other than biological and other special products specified in Schedule C to the
Drugs Rules, 1946, subject to the conditions specified below and to the provisions of the
Drugs Act, 1940 and the rules thereunder.

2. This licence will be in force for two years from the 29th December, 1956.

*3. Name(s) of qualified person(s) in charge. ১৯৭৩-১০/১

১৯৭৩-১০/১
১৯৭৩-১০/১

Date ১৯/১১/২০০৬

১৯৭৩-১০/১
Licensing Authority.
১৯৭৩-১০/১

Conditions of licence

1. This licence shall be displayed in a prominent place in a part of the premises open to the public.
2. The licensee shall comply with the provisions of the Drugs Act, 1940, and the rules, thereunder for time being in force.
3. The licensee shall report forthwith to the licensing authority any change in the qualified staff in-charge.
4. No drug in Schedule C(1) shall be sold unless the precautions necessary for preserving the properties of the contents have been observed throughout the period during which it has been in the possession of the licensee.

*If the licence is required for wholesale dealings only delete and enter the word "wholesale"

Thank You