

Proposed NU Business Name: **KAMAL MEDECINE CORNER**



Project identification and prepared by: Mohammad Fazlul Haq  
Sonagazi, Feni.

Project verified by: Susanto kumar biswas



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>NAYIM UDDIN</b>
Age	:	01/03/1991( 26Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	04 Brathers No Sisters
Address	:	Vill: Suzapur P.O: Matiganj P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MARJAHAN BEGUM</b>
(iii) Father's name	:	<b>KAMAL UDDIN</b>
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 32/(Female), Member ID: 2835/1, Group No: 08 Member since: 01-05-1998(09Years) First loan: BDT 4,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 0/-
(v) Who pays GB loan installment	:	Brother
(vi) Mobile lady	:	No
(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	:	05 Years Experience 05 In Running Business. He has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01840-565194
Mother's Contact No.	:	01620-504466
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MARZAHAN BEGUM** joined Grameen Bank since 09 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

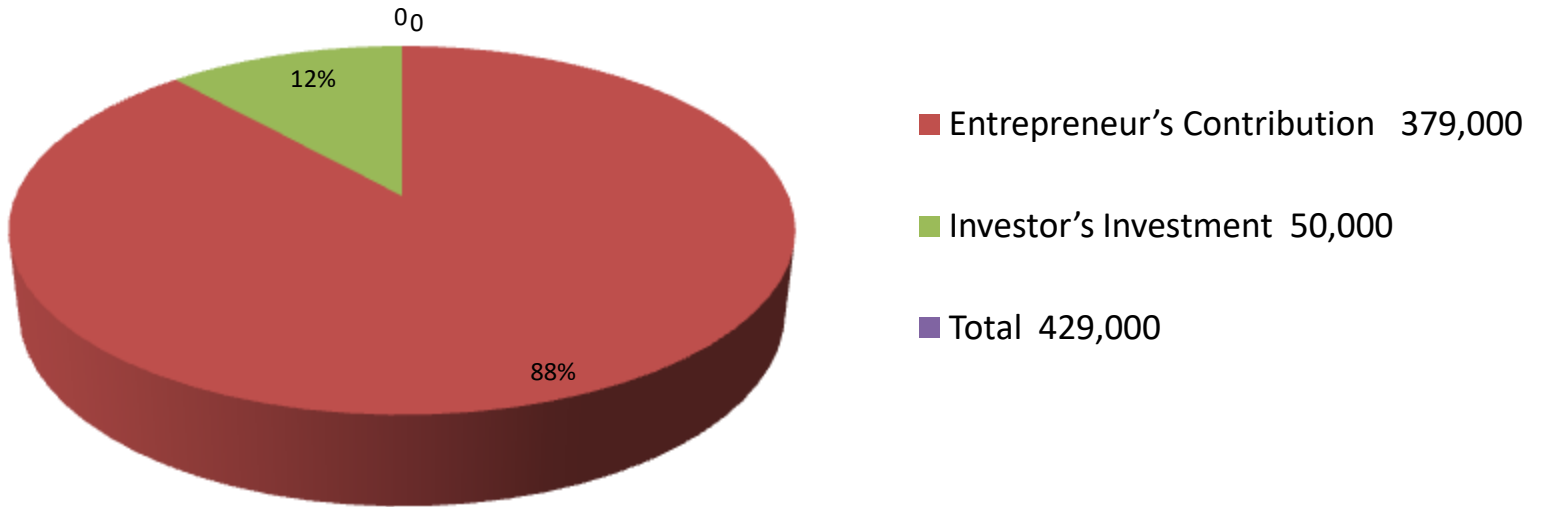
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>KAMAL MEDECINE CORNER</b>
Location	:	Monowara Complex,Matiganj,sonagazi, Feni.
Total Investment In BDT	:	Bdt 429,000/-
Financing	:	Self BDT 379,000/- (From Existing Business)88% Required Investment Bdt,50,000(as Equity) 12%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	08 Ft X 15 ft. = 120 Square Ft
Security Of The Shop	:	No
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Medecine,Baby food,Napkin,Pampars &amp; others.</li><li>▪Average 10% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li><li>▪He Is Doing His Business In Rent Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Medecine,Baby Food, Napkin,Pampars & Others	5000	150000	1800000
	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Medecine,Baby Food, Napkin,Pampars & Others	4500	135000	1620000
<b>Total Variable Expense</b>	<b>4500</b>	<b>135000</b>	<b>1620000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		250	3000
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>8150</b>	<b>97800</b>
<b>Net Profit (E)= [C-D]</b>		<b>6850</b>	<b>82200</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Medecine	0	0	3,70,000	0	0	50,000	420,000
Baby Food	0	0	2,000	0	0	0	2,000
Napkin	0	0	1,000	0	0	0	1,000
Pampars	0	0	1,000	0	0	0	1,000
Others	0	0	5,000	0	0	0	5,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>3,79,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>429,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Madecine,Baby Food,Napkin,Pampars &Others	6000	180000	2160000	2268000	2381400
Plate var,Var,Anggel & Others	0	0	0	0	0
<b>Total Sales(A)</b>	<b>6000</b>	<b>180000</b>	<b>2160000</b>	<b>2268000</b>	<b>2381400</b>
<b>Less Variable Expense (B)</b>					
Madecine,Baby Food,Napkin,Pampars &Others	5400	162000	1944000	2041200	2143260
<b>Total Variable Expense</b>	<b>5400</b>	<b>162000</b>	<b>1944000</b>	<b>2041200</b>	<b>2143260</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		200	2400	2400	2400
Generator		250	3000	3000	3000
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8150</b>	<b>94800</b>	<b>95320</b>	<b>95846</b>
<b>Net Profit (E)= [C-D]</b>		<b>9850</b>	<b>118200</b>	<b>124110</b>	<b>130316</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	118,200	124110	130315.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		98200	202310
	<b>Total Cash Inflow</b>	<b>168,200</b>	<b>222,310</b>	<b>332,626</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>98,200</b>	<b>202,310</b>	<b>312,626</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:01, Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Monowara Complex  
Matiganj, sonagazi, Feni.

Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

# কামাল মেডিসিন কর্ণার

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