

A Nobin Udyokta Project

Azad Medicine Corner



Project by : Masud Alam
Identified by : Mirza Arif Rabbani
Verified By: Md. Sorhab Hossain

Hajigonj Unit, Anchal-1,
Chandpur

GRAMEEN TRUST



GT Social Business Area-1, Chandpur

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Masud Alam
Age	:	07-05-1992(25Years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Brothers-03 Sister-01
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mazeda Begum
(iii) Father's name	:	Khalilur Rahman
(iv) GB member's info	:	Branch- Upolota Center- 05/m ,Group-02 Loanee no-5698 Member Since26/12/2004 - 08/07/2010 First loan: 5000 Existing - Nil Outstanding - Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
	:	N/A
	:	N/A
Education	:	S. S. C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Medicine Business.
Trade License No-	:	2396-01 Drug License No:CP-323/AB
Business Experiences	:	04Years
Other Own/Family Sources of Income	:	Father and two brothers abroad.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info.		01756-000145
NU Project Source/Reference	:	GT Hajigonj Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's Mother has been a member of Grameen Bank since 26/12/2004 From 08/07/2010 . At first she took Tk.5,000 from GB. NU invested GB Loan in his business. He repaired their own house and bought some cattle from the income of his business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Azad Medicine Corner
Address/ Location	:	Aligonj Bazar, Hajigonj, Chandpur.
Total Investment in BDT	:	370,000
Financing	:	Self BDT 300,000/=(from existing business) - 81% Required Investment BDT 70000 (as equity) - 19%
Present salary/drawings from business (estimates)	:	9,000
Proposed Salary		9,000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit margin	:	15%
iii. Agreed grace period	:	2 months
iv. In future risk mgt. plan (from fire, disaster etc.)	:	N/A

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	10000	300000	3600000
Less: Cost of Sales (B)	8500	255000	3060000
Gross Profit (A-B) = [C]	1500	45000	540000
Less: Operating Costs			
Electricity Bill		500	6000
Generator Bill		0	0
Mobile bill		300	3600
Shop rent		3000	36000
Night guard bill		0	0
Present Salary		9000	108000
Present Salary employ(02)		18000	216000
Others cost		200	2400
Entertainment		150	1800
Non Cash Item:			
Depreciation Expenses (60,000*10%)		500	6000
Total Operating Cost (D)		31650	379800
Net Profit (C-D):		13350	160200

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items Furniture Refrigerator	220000 60,000 20,000		300000
Proposed Items (**):		70,000	70,000
Total Capital	300,000	70,000	300,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items

Product name with quantity	Amount
Ceftron 2g	30000
Traxon 2g	45000
Ceftizane 2g	44000
Traxon 1g	11500
Cefaclav 500	17500
Cefaclav 250	13000
Furoclav 500g	9100
Oricef 2g	28000
Oricef 1g	10500
Others	12000
Total:	220,000

Proposed Items

Product name with quantity	Amount
Cef 3 -500	18000
Cef 3 -200	8400
Cef 3 Syrup	6000
Ceftid -400	14000
Ceftid -200	12000
Rozith -500	3000
Furozit -500	3800
Fix -A -DS	4800
Total:	70,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
sales	10000	300000	3600000	12000	360000	4320000
Less cost of sales	8500	255000	3060000	10200	306000	3672000
Gross profit (15%)	1500	45000	540000	1800	54000	648000
Less operating cost						
Mobile Bill		400	4800		500	6000
Electricity Bill		600	7200		700	8400
Shop Rent		3000	36000		3000	36000
Proposed Salary- Self		9000	108000		9000	108000
Proposed Salary- employee(02)		18000	216000		18000	216000
Night guard bill		0	0		0	0
Generator bill		0	0		0	0
Entertainment		200	2400		300	3600
Others (fees,		300	3600		400	4800
Non Cash Item:						
Depreciation (20000*10%)		500	6000		500	6000
Total Operating Cost (D)		32000	384000		32400	388800
(Net Profit C-D) :		13000	156000		21600	259200
Pay back		42,000			42,000	
Retained Income:		114000			217200	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	0
1.2	Net Profit	156000	259200
1.3	Depreciation (Non cash item)	6,000	6,000
1.4	Opening Balance of Cash Surplus	0	120000
	Total Cash Inflow	232000	385200
2.0	Cash Outflow		
2.1	Purchase of Product	70,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back	42,000	42,000
	Total Cash Outflow	112000	42,000
3.0	Net Cash Surplus	120000	343200

SWOT Analysis



<p>STRENGTH</p> <ul style="list-style-type: none">● Long relationship with Grameen● Well Known Person in locality● Skill and 04 years working Experience	<p>WEAKNESS</p> <ul style="list-style-type: none">● Lack of investment● Less stock
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">● Have a chance at more customers within local area	<p>THREATS</p> <ul style="list-style-type: none">● Political Unrest● Theft● Fire

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



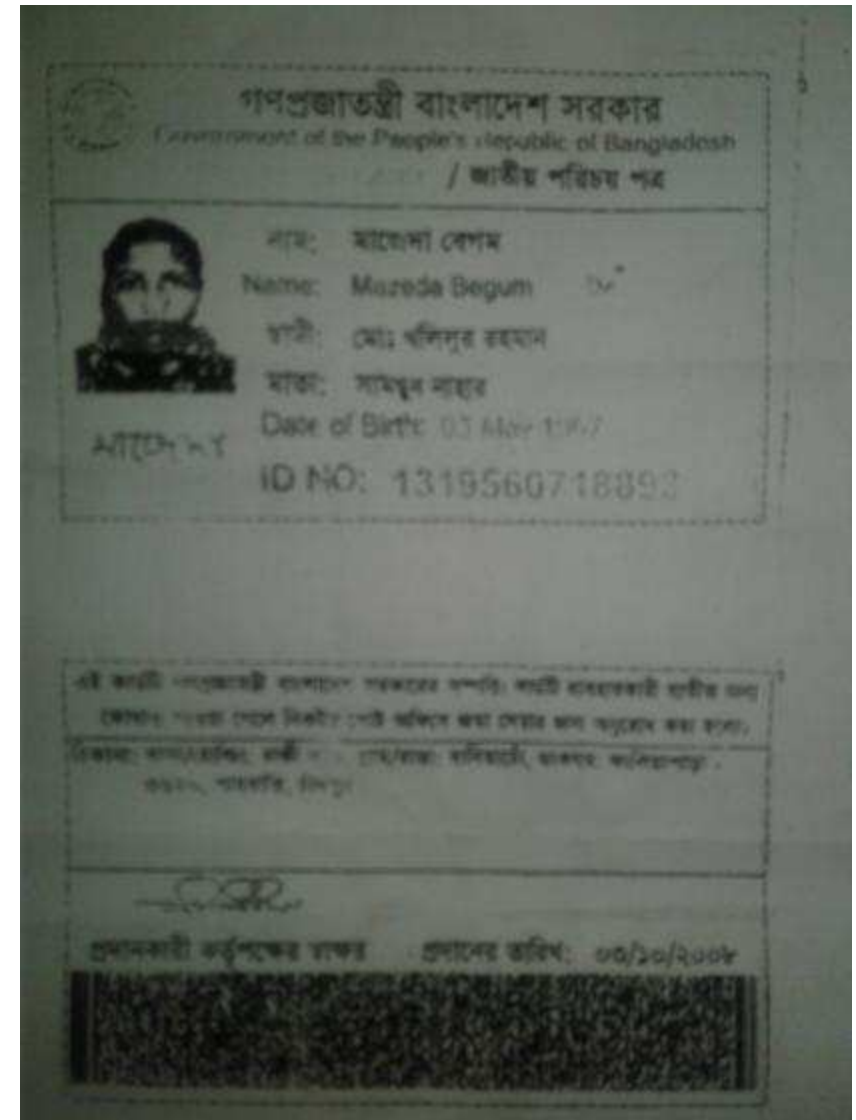
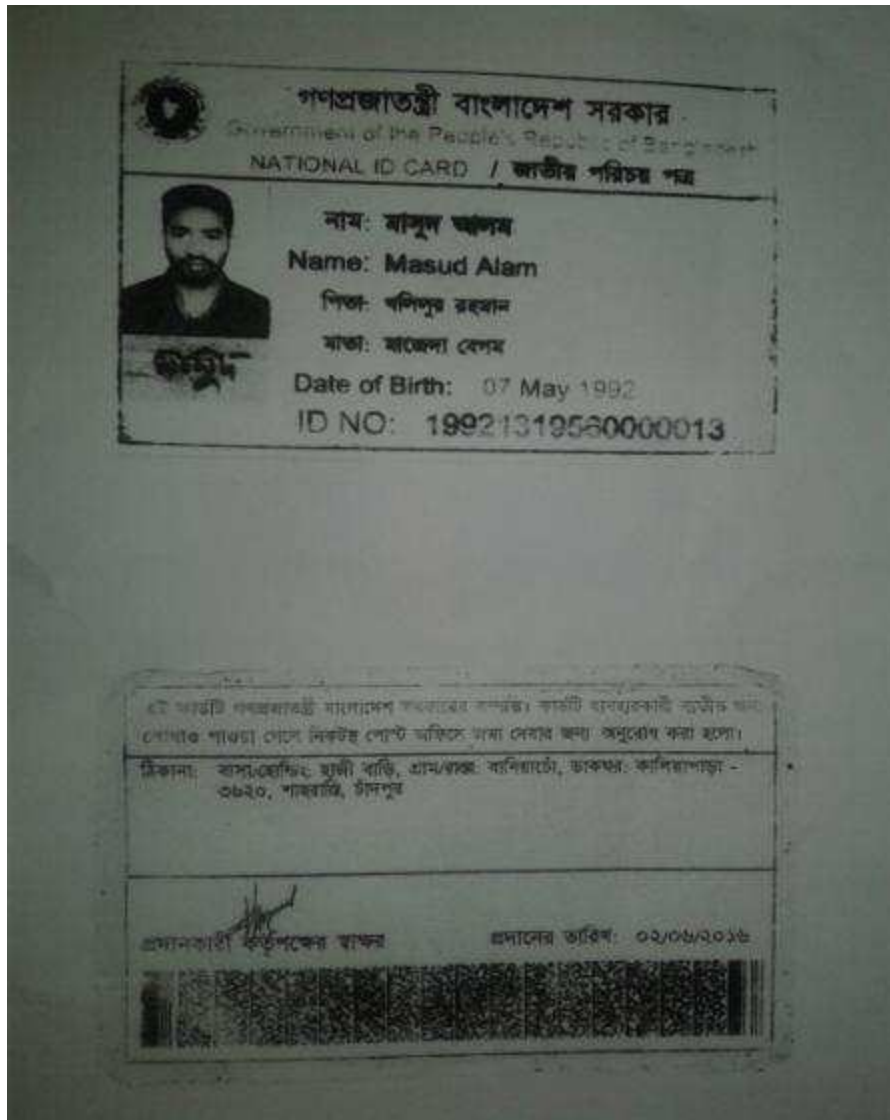
Photographs



Photographs



Photographs



Photographs



047300

CPA/2017/223/JAB

জাণ খারিদেল
(কম্পিউটারবিদ)

৯১ জাণ প্রকাশ, কলকাতা-৭০০০১৬
কলিকতা শহর
৯১১১১১

৩-৩-২০১৭

হাজীগঞ্জ পেমিতিকা

১৯৯৬-০১

১৯৮০০০-১০৯৬-০১

৬৯

আইন মোকদ্দম নম্বর: ১৯৮০০০-১০৯৬-০১

১৯৯৬-০১-০১

১৯৯৬-০১-০১

১৯৯৬-০১-০১

১. নাম: জাণ খারিদেল

২. পিতার নাম: ...

৩. জন্ম তারিখ: ...

৪. ...

৫. ...

৬. ...

৭. ...

৮. ...

৯. ...

১০. ...

১. নাম: জাণ খারিদেল

২. পিতার নাম: ...

৩. জন্ম তারিখ: ...

৪. ...

৫. ...

৬. ...

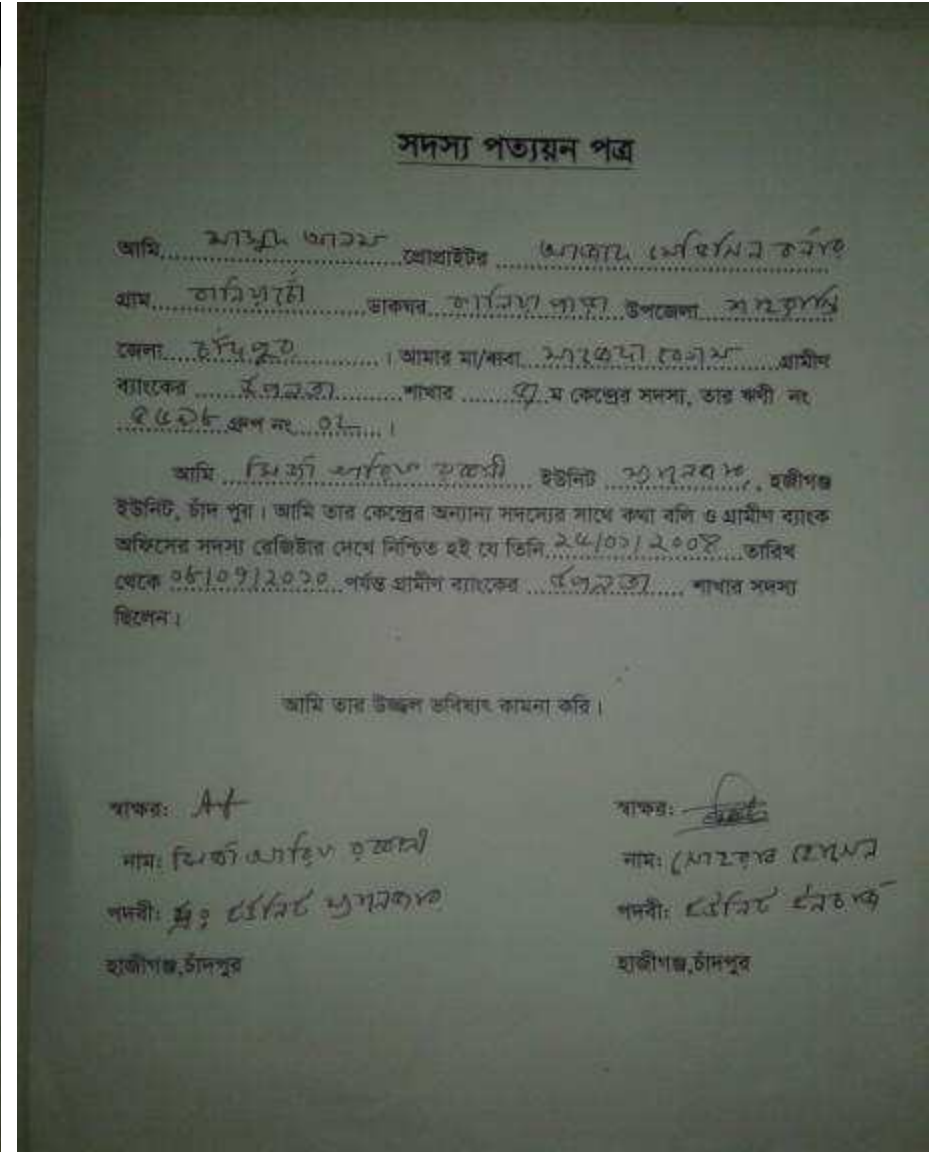
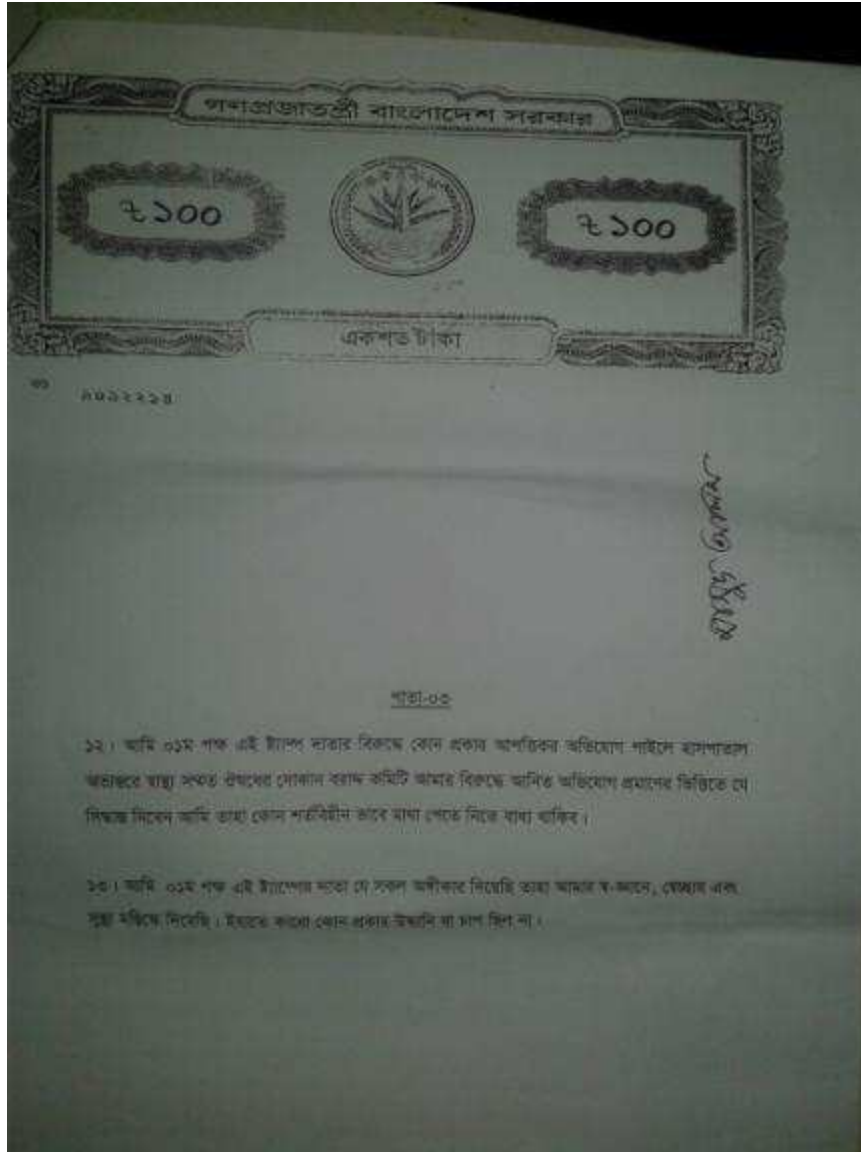
৭. ...

৮. ...

৯. ...

১০. ...

Photographs



Photographs



Photographs





Presented at
216th Internal Design Lab
On 18 January, 2018 at GT

