#### A Nobin Udyokta Project

#### Proposed NU Business Name : MA MEDICINE CORNER



**NU Identified and PP Prepared:** 

Md. Sohrab Hossain (Manikganj Unit)

Verified by : Md.Nazmul Karim/Md.Khalilur

Rahman

#### Presented by:

Md. Showrav Hasan Sazal



## BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

HH HILLIAM HHM	The same			
Name	:	Md. Showrav Hasan Sazal		
Age	•••	25		
Marital status	:	Unmarried		
Children	••	N/A		
No. of siblings:		1 Brother 1Sister		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother    Lobana Yasmin  Md Mosarraf Hossain  Branch: Dhakuli, Manikganj  Loanee no.: 7041/1  Member since : 2002 ,  Existing loan: 80,000Tk ,  Father  Centre #24(M),  Group No: 08  First loan: Tk. 5,000  Outstanding: Tk.34,220		
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  Education	: : : : : :	His Father N/A N/A N/A N/A N/A N/A H.S.C		
Euucalion	:	П.З.С		

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

Present Occupation	:	Medicine Business
Trade License No	:	04278
Drug License No	:	927/A
Business Experiences	:	4 years
Other Own/Family Sources of	:	Father (High School Teacher), Mother (Parler Business)
Income		
Other Own/Family Sources of	:	N/A
Liabilities		
NU Contact Info		01832794887
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj

# BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 2002. At first she took a loan amount BDT 5,000 from Grameen Bank. NU's Father Uses GB loan. NU's Mother gradually improved their living standard by using GB loan.

### PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	••	Ma Medicine Corner
Address/ Location	:	Duel Medical Centre Bus Stand Manikganj.
Total Investment in BDT	:	5,90,000
Financing	:	Self BDT: 3,90,000 (from existing business) - 67 % Required Investment BDT: 2,00,000 (as equity) - 33%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit margin	:	15%
iii. Agreed grace period	:	3 months
Present salary/drawings from business (estimates)  Proposed Salary  i. Proposed Business % of present gross profit margin  ii. Estimated % of proposed gross profit margin	:	Self BDT : 3,90,000 (from existing business) - 67 % Required Investment BDT : 2,00,000 (as equity) - 33% BDT 7,000  BDT 7,000  15%

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

	Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
	Investments in different categories:	(1)	(2)	(1+2)
i.	Present stock items:  Advance : 2,50,00  Decoration(Rack + Fan) :20,000  Total Medicines : 1,20,00			
i.	Proposed Stock Items: Total Medicines :2,00,000		2,00,000	
	Total Capital	3,90,000/-	2,00,000/-	5,90,000/-

#### Total items

#### **Present items**

Clavusel 500 15box	=7000
Seclo 20 15 box	=7500
Omep 20 10 box	=5000
Sergel 20 10 box	=7000
Progut 10box	=7000
Filmet 10 box	= 7000
Deltasin 15 box	=9000
Lactu 10 box	=5000
Rabe 20 10 box	=7000
Flupen	=5000
Finix	=5000
Parilack 15 box	=6000
Jonix plus 15 box	=6000
Neotack 15 box	=6000
Namis 500 10 box	=5000
Nero B 20 box	=3500
Coralkal D 10	=5000
P.P.I 10 box	=5000
Procap 15 box	=7000
Rolac 15 box	=6000
Total	:1,20,000
	Seclo 20 15 box Omep 20 10 box Sergel 20 10 box Progut 10box Filmet 10 box Deltasin 15 box Lactu 10 box Rabe 20 10 box Flupen Finix Parilack 15 box Jonix plus 15 box Neotack 15 box Namis 500 10 box Nero B 20 box Coralkal D 10 P.P.I 10 box Procap 15 box Rolac 15 box

#### **Proposed items**

• Tyfax3 200 15 box	=10000
Flustar 500 15 box	=10000
• Omep 20 20 box	=10000
Sergel 20 15 box	=12000
• Progut 15 box	=10000
Furocef 500 15 box	= 10000
• Deltasin 15 box	=15000
Trizom ing	=15000
• Rabe 20 15 box	=15000
• Flupen	=10000
• Finix	=9000
Parilack 15 box	=10000
Jonix plus 15 box	=10000
Neotack 20 box	=10000
Prebalin 75 20	=20000
Nero B 20 box	=7000
Coralkal D 10	=7000
Dicaltrol plus 20 box	=10000
•	
Total	: 2,00,000

## INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business (BDT)				
Particulars Particulars	Daily	Monthly	Yearly			
Sales	4,000	1,20,000	14,40,000			
<b>Less:</b> Cost of sales	3,400	1,02,000	12,24,000			
Profit (15%) [A]	600	18,000	2,16,000			
Less: Operating Costs						
Electricity bill		200	2,400			
Shop Rent		2,400	28,800			
Entertainment		150	1,800			
Night guard bill		120	1,440			
Mobile bill		300	3,600			
Present salary/Drawings- self		7,000	84,000			
Present salary employee (1)		3,000	36,000			
Others		200	2,400			
Non Cash Item:						
Depreciation Expenses		166	2,000			
Total Operating Cost (D)		13,536	162,432			
Net Profit (C-D):		4,464	53,568			

## FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BDT)		Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	5,500	1,65,000	19,80,000	6,000	1,80,000	21,60,000	65,00	1,95,000	23,40,000
Less: Cost of sales	4,675	1,40,250	16,83,000	5100	1,53,000	18,36,000	5525	1,65,750	19,89,000
Profit (15%) [A]	825	24,750	2,97,000	900	27,000	3,24,000	975	29,250	3,51,000
Less: Operating Costs									
Electricity bill		200	2,400		200	2,400		200	2,400
Shop Rent		2,400	14,400		2,400	14,400		2,400	14,400
Entertainment		200	2,400		250	3,000		300	3,600
Mobile bill		250	3,000		300	3,600		350	4,200
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Present salary employee (1)		3,000	36,000		3,500	42,000		4,000	48,000
Night Guard bill		120	1,440		120	1,440		120	1,440
Others		200	2,400		250	3,000		250	3,000
Depreciation Expenses		166	2,000		166	2,000		166	2,000
Total Operating Cost (E)		13,536	16,2432		14,186	1,70,232		14,786	1,77,432
Net Profit		11,214	1,34,568		12,814	1,53,768		14,464	1,73,568
GT payback			80,000			80,000			80,000
Retained Income:			54,568			73,768			93,568

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

SI#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,00,000		
1.2	Net Profit (Ownership Tr. Fee added back)	1,34,568	1,53,768	1,73,568
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus	-	56,568	1,32,336
	Total Cash Inflow	3,36,568	2,12,336	3,07,904
2.0	Cash Outflow			
2.1	Purchase of Product	2,00,000		
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	2,80,000	80,000	80,000
3.0	Net Cash Surplus	56,568	1,32,336	2,27,904

# SWOT ANALYSIS

# Strength

- > Availability of Products Sourcing.
- > Skilled & 4 Years of Experience
- > Position of his store beside Highway.

## WEAKNESS

> Opponent in same areas

# **O**PPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency

# THREATS

- > Fire
- > Theft

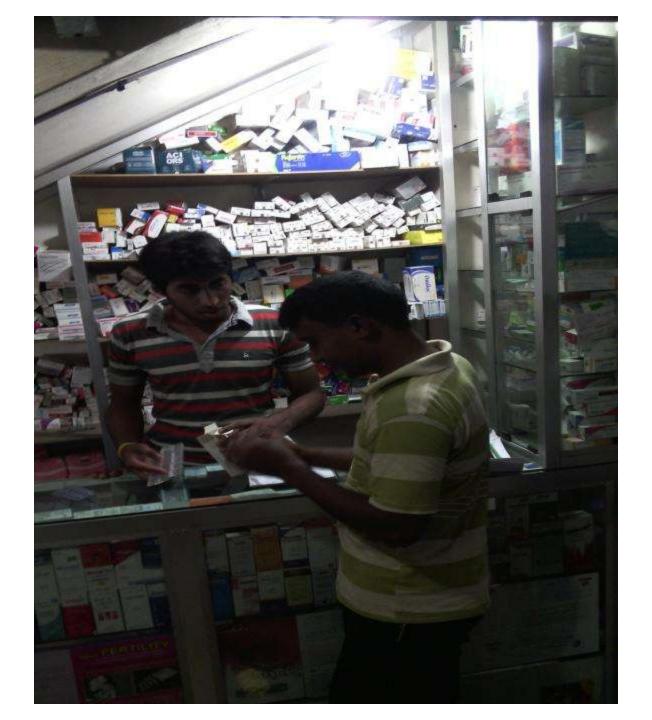
# Pictures





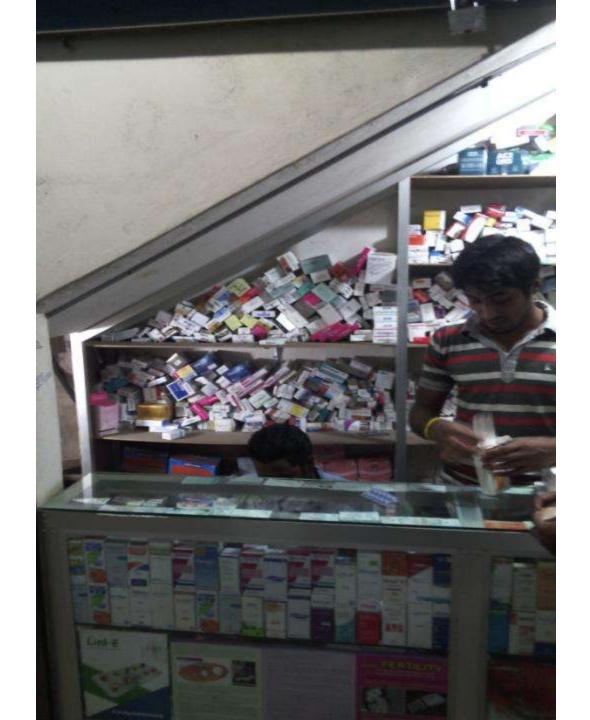




















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#### "দোকান ভাড়ার চুক্তি পত্র"

- সুলতান উদ্দিন আহমন, লিতা মৃত- মোঃ মোয়াব আদী, য়ায়- গনং দক্ষিণ লেততা, ভাতমত-থানা ও জেলা- মানিকগঞ ।
- ২। হাজি মোঃ মূনসূত আলী, পিজা- মোঃ নোয়াব আলী, গ্রাম- ৩৮, উত্তর লেভকা, ভাকমত+ বানা ও জেলা- মানিকগঞ্জ।
- ও। মোর দব্ব উদ্দিদ, পিতা- মৃত মোর দোয়াব আদী, য়ায়- ২৯১, পরিম দেবলা (জাবুর্যার),
  ভাকয়র+ খানা ও জেলা- মানিকগঞ্জ।

------ ১২ শব্দ ( মালিকান)।

১। মোঃ দৌরত হাসান সজল, শিতা- মোঃ মোশাররক হোসেন, মাতা- পুবনা ইয়াছনিব, আম-ভরবী, ভাকমর- জাগীর, ধানা ও জেলা- মানিকণজ।

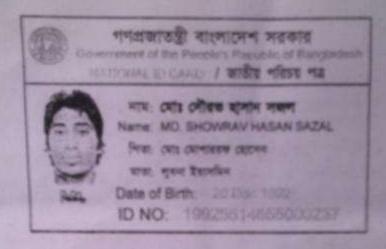
..... २४ नक (काम्राज्या)।

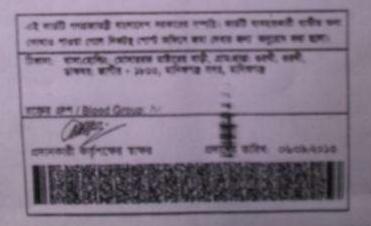
কস্য সাধারণ মাসিক লোকান কাড়া চুকিপত্র মিনং কার্যাক্তাবে মানিকপঞ্চ বাদ্যাক্ত উল্লেখ্য মাজিলপ্রাক্তা মার্কিট পঞ্চিব পালের সিড়ির নিচের ক্রমের এর ১ম পক্ষরে লোকান ঘর কাড়া লেওছার প্রথার করিলে আমি ২য় পক্ষ লোকান ঘরটি কাড়া পেওছার সম্প্রত হইলে আপনি ১ম পক্ষর এ,৫০,০০০/- (দুই গক্ষ পঞ্চাশ হাজার) টাকা অগ্রীম জামানত নার্যা করতঃ মানিক জাড়া ২,৪০০/- (দুই বাজার চারপত) টাকা সুস্থির করিয়া নিমলিখিত নিয়মে ও পরে উত্তর পক্ষ আর চুকিপর সংস্থাদন করিয়া লইলাম।

#### শর্ভ সমূহ ঃ

- ১। আমরা প্রথম পক ঘরটি বিত্তীয় পক্ষকে ০১/০৫/২০১৫ ইং জরিব বইজে ৫১/০৪/২০১৮ইং মোট ০৩ (তিম) বংসর এর জন্য তাড়া রাদান করিলাম।
- ২। আমরা রাখ্য শক্ষ দোকান ঘর বাবদ জামানত বিসাধে বিত্তীয় শক্ষেত্র বিভট হটতে নগদ ২,৫০,০০০/- (দুই দক্ষ পঞ্চাশ হাজার) টকো ২ড শক্ষ (মেচাল শেষ হওয়ার শতে)

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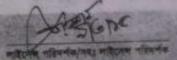
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- 4. No drug in Schedule City shall be sold unless the propertiess recessive by corretving the properties of the contents have been observed throughout the pariet during which it has been in the processing of the horses.

<sup>\*</sup> If the livener is required for whitesale dealings only delice and only the easy whitesale BUT SHIP TO SEE THE SEE STATE OF THE PARTY O

# Presented at 14<sup>th</sup> Internal Design Lab on July 30, 2015 at GT

# Thank You