



Grameen Kalyan

Proposed NU Business Name : Lucky Medical Hall



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md: Shorif Mia. Vill: Radhakanai durdhuri, Post:Alipur , Upazilla : Fulbaria, District: Mymensingh
Age	:	31Years.
Marital status	:	unmarriage.
No. of siblings:	:	5 brother's & 4 Sister's.
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	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/> Most. Nurjahan Begum. Md. Abul Kalam. Branch: Radhakanai,Fulbaria. Group # 01, Centre # 42/M, Loan no.4691, Member since: 2000, First loan: Tk.5,000, Existing loan: 30,000, Outstanding: 20,000. My Father is paying GB loan installment. No Nil Nil Nil
Education, till to date	:	HSC

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 3 month training on M.L.F & also he has 7 years business experience in this running business.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01750-252972
National ID No	:	19946112089000510
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT= 5,000 (five thousand) and used the money in agriculture. Gradually several times she took GB loan and utilized the money agriculture farming.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Luckhy Medical Hall
Address/ Location	:	Dhurdhuria bazar,Fulbaria,Mymensingh.
Total Investment	:	BDT = 1,93,000
Financing	:	Self financing: BDT= 93,0000 Required Investment: BDT =1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	Self= 3000 (three 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. 2,000 per day; ➤ Estimated average gross profit is 30% on sales; ➤ Payback period is estimated 3 years; ➤ Expected date to expand the project in January, 2016.

Information of Existing Business Operations

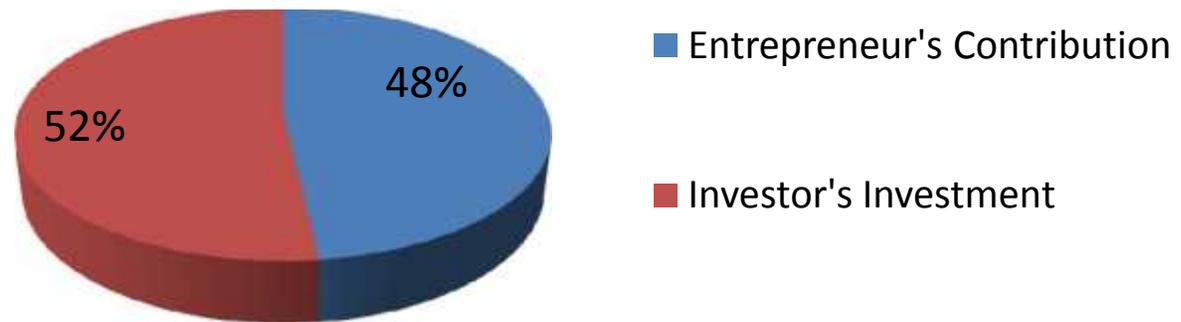
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	1,000	25,000	300,000
Less: Cost of Sales (B)	700	17,500	210,000
Gross profit (GP)= [C (A-B)]	300	7,500	90,000
<u>Less: Operating Costs:</u>			
Electricity bill		250	3,000
Shop Rent		1,000	12,000
Mobile bill		300	3,600
Non Cash Item:			
Depreciation Expenses			2,000
<i>Total Operating Cost (D)</i>		1,550	20,600
(C-D)Net Profit		5,950	69,400
Retained Income:			69,400

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Shop advance	20,000	-	20,000
Furnititure	15,000	-	15,000
Medicine Square	20,000	30,000	50,000
Sk+F	15,000	20,000	30,000
Aristrofarma	5,000	10,000	15,000
Beximco	5,000	10,000	15,000
Incepta	2,000	5,000	7,000
Renata	1,000	5,000	6,000
Others Medicine	5,000	20,000	25,000
Cash in Hand	5,000	-	5,000
Total Capital	93,000	100,000	193,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution	93,000	48
Investor's Investment	100,000	52
Total Investment	193,000	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
Estimated Sales	2,000	50,000	600,000	2,200	55,000	660,000	2,420	60,500	726,000
(A) Total Revenue	2,000	50,000	600,000	2,200	55,000	660,000	2,420	60,500	726,000
(B) Total Cost of Sales	1,400	35,000	420,000	1,470	38,500	462,000	1,544	42,350	508,200
Gross profit (GP) [C=(A-B)]	600	15,000	180,000	730	16,500	198,000	877	18,150	217,800
Less: Operatin Costs:									
Electricity bill		250	3,000		263	3,150		276	3,308
Shop Rent		1,000	12,000		1,050	12,600		1,103	13,230
Transportation		250	3,000		263	3,150		276	3,308
Mobile bill		300	3,600		315	3,780		331	3,969
Proposed salary-self		3,000	36,000		3,150	37,800		3,308	39,690
Other Expenses		300	3,600		315	3,780		331	3,969
Depreciation Expenses			2,000			2,100			2,205
Total Operating Cost (D)		5,100	63,200		5,355	66,360		5,623	69,678
(C-D)Net Profit:		9,900	116,800		11,145	131,640		12,527	148,122
Retained Income:			116,800			131,640			148,122

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	181,800	273,440
Capital Infusion by Investor	100,000	-	-
Sales	600,000	660,000	726,000
Total Receipts	705,000	841,800	999,440
<u>Cash Outflow:</u>			
Cost of goods sold	420,000	462,000	508,200
Operating expenses	63,200	66,360	69,678
Return to investor	40,000	40,000	40,000
Total payment	523,200	568,360	617,878
Closing Balances	181,800	273,440	381,562

SWOT ANALYSIS

2003 MARKET

STRENGTH

- Employment:
Self: 1
- Skill & Experience: 7 years;
- Trade license: Own name.

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 12th Ex. SB Design Lab on January 31,
2016 at Grameen Kalyan

Thank you

Pictures













Trade License

বিশ্ববিদ্যালয় বাছরাসিদ্ধ ব্যক্তি

১১নং রাধাকানাই ইউনিয়ন পরিষদ কার্যালয়
ফুলবাড়ীয়া, ময়মনসিংহ।

স্মারক নং: ৩৭৩
আইসি নং: ২০২২-২০২৩
লাইসেন্স নং: ০২/২০২২
প্রদানের তারিখ: ০২/৫/২২

ট্রেড লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম: মাফী রেডিও ফোন স্টোর

লাইসেন্সধারীর নাম: ডাঃ মোঃ কাবির

পিতা/স্বামীর নাম: আব্দুল হকিম

মোকাম: সুবিশিষ্ট বঙ্গবন্ধু

ঠিকানা: সুবিশিষ্ট ফুলবাড়ীয়া ময়মনসিংহ

ব্যবসার ধরণ: ইলেক্ট্রনিক্স

লাইসেন্স এর মেয়াদ: ৩০ জুন, ২০২৬ পর্যন্ত বৈধ।

নবায়ন ফি প্রদানের পরিমাণ: ৬০০/- টাকা। কথায়: ছিহ্নাত টাকা মাত্র।
এর আলোকে লাইসেন্স গ্রহণকারীকে তার ব্যবসা / বৃত্তি / পেশা অত্র ইউনিয়নে চালিয়ে যাওয়ার অনুমোদন প্রদান করা হলো।

সহায়তা ট্যাক্স দিন ● দু'টি সন্ধানই যথেষ্ট ● শিওকে সময়মত টিকা দিন এবং স্কুলে পাঠান
● জন্ম-মৃত্যু কালিকার্ড করুন ● আয়োজনমূলক লবণ ব্যবহার করুন ● গাছ লাগান, পরিবেশ বীচান।
১৫ মাস প্রতি বছর ৩১ জুলাই এর মধ্যে লাইসেন্স নবায়ন করতে হবে।

(মোঃ রেজাউল করিম
চেয়ারম্যান
১১নং রাধাকানাই ইউনিয়ন পরিষদ)

Thank You