

Proposed NU Business Name: **HASI MEDICAL HALL**



Project identification and prepared by: Aman ulla
Dagonvuiyan Unit, Feni
Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOWAZEM HOSSAIN TIPU
Age	:	24-12-1983 (34 Years)
Education, till to date	:	Agriculture Diploma
Marital status	:	Married
Children	:	02Doughters
No. of siblings:	:	03 Brothers,05 Sisters
Address	:	Villi: South Dharmopur, P.O: Atimkhana, P.S: Dagonbhuyain, Dist: Feni
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	LETE:ANOWARA BEGUM
(iii) Father's name	:	LETE:JAKAYER HOSSAIN MALDAR
(iv) GB member's info	:	Branch:Eaqubpur,Dagonbhuyain , Centre # 09(Female), Member ID: 1275, Group No: 02 Member since: 2000-2006 (06Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: Nill
(v) Who pays GB loan installment	:	Mother
(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	:	14years experience in running business. 04 Years in own business. He has 10 training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711342092
Family's Contact No.	:	01620585837
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonbhuyain Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

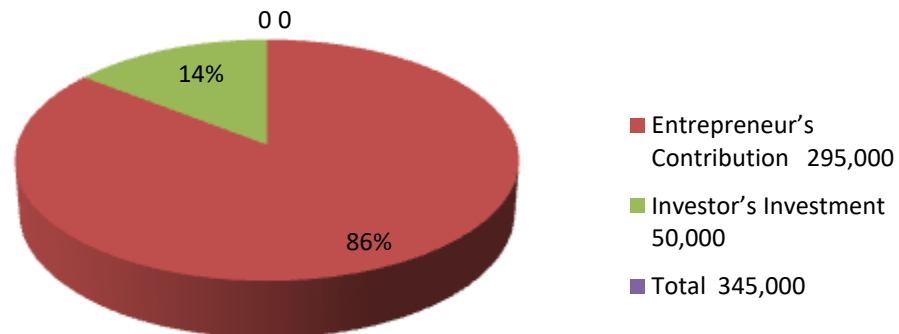
Business Name	:	MAMUN MEDICAL HALL
Location	:	Gojaria road, Doganbhuyain,Feni.
Total Investment in BDT	:	BDT 345000/-
Financing	:	Self BDT 295000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; omeprazol,cefradin,Azithromycin,cefuroxime etc.▪Average 12% gain on sales.▪The shop is Ranted.▪The business is operating by entrepreneur. Existing One employee.▪One will be appointed after getting equity money Collects goods from Feni <ul style="list-style-type: none">▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
omeprazol,cefradin,Azithromycin,cefuroxime	7000	210000	2520000
Total Sales (A)	7000	210000	2520000
Less Variable Expense			
omeprazol,cefradin,Azithromycin,cefuroxime	6160	184800	2217600
Total variable Expense (B)	6160	184800	2217600
Contribution Margin (CM) [C=(A-B)]	840	25200	302400
Less Variable Expense			
Rent		1500	18000
Electricity bill		800	9600
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		4000	48000
Entertainment		300	3600
Gird		150	1800
Generator		120	1440
Mobile bill		500	6000
Total fixed cost (D)		13370	160440
Net Profit (E)= [C-D]		11830	141960

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tab.Azithromyin	60	360	21600	20	360	7200	28800
Tab.Amoxacition	100	300	30000	25	420	10500	40500
Tab.Cefexim	50	420	21000	25	420	10500	31500
Tab.Cefuroxim	70	420	29400	20	450	9000	38400
Tab.Ciprofolxium	100	450	45000	10	600	6000	51000
Tab.Flucuxium	50	400	20000	0	0	0	20000
Tab.Naxproxim	50	300	15000	0	0	0	15000
Tab.ketora lae	60	300	18000	0	0	0	18000
Tab.Omeprazale	100	450	45000	0	0	0	45000
Tab.Esomeprazal	50	600	30000	0	0	0	30000
Security	0	0	20000	0	0	0	20000
Others	0	0	0	0	0	6800	6800
Total	0	0	295,000	0	0	50,000	345000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
omeprazol,cefradin,Azithromycin,cefuroxime	12060	361800	4341600	4558680	4786614
Total Sales (A)	12060	361800	4341600	4558680	4786614
Less Variable Expense					
omeprazol,cefradin,Azithromycin,cefuroxime	10612.8	318384	3820608	4011638	4212220.3
Total variable Expense (B)	10612.8	318384	3820608	4011638	4212220.3
Contribution Margin (CM) [C=(A-B)]	1447.2	43416	520992	547041.6	574393.68
Less Variable Expense					
Rent		1500	18000	18000	18000
Electricity bill		1500	18000	18200	18400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		9000	108000	108000	108000
Entertainment		300	3600	3600	3600
Gird		150	1800	1800	1800
Generator		120	1440	1440	1440
Mobile bill		700	8400	12500	13000
Total fixed cost (D)		19770	237240	241740	242640
Net Profit (E)= [C-D]		23646	283752	305301.6	331753.68
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	283752	305301.6	331753.68
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		263,752	549,054
	Total Cash Inflow	333,752	569,054	880,807
2	Cash Outflow			
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
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	263,752	549,054	860,807

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:00
Experience & Skill : 14 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















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FAMILY PICTURE

