

## Proposed NU Business Name: **ISHAMONI MEDICAL HALL**



Project identification and prepared by: Md Ataur Rahman,  
Sokhipur Unit, Tangail

Project verified by: Md Siddikur Rahman



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

Name	:	<b>MD YEASIN</b>
Age	:	01-02-1995 (22 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	1 Brother & 4 Sister
Address	:	Vill: Jel khana Mor, P.O: Sokhipur Pouroshova , P.S: Sokhipur , Dist: Tangail
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>MOST. AYESAHA BEGUM</b>
(iii) Father's name	:	<b>MD ABUL HASHEM</b>
(iv) GB member's info	:	Branch: Kalia Sokhipur, Centre # 53 (Female), Member ID: 4206/1, Group No: 03 Member since: 7-06-2012 (05 Years) First loan: BDT 12,000
Further Information:		Existing Loan: BDT 35,000, Outstanding loan: BDT 24,990/-
(v) Who pays GB loan installment	:	Father
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01790-797351
Mother's Contact No.	:	01733-448047
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. AYESAHA BEGUM** joined Grameen Bank since 05 years ago. At first she took 12,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>ISHAMONI MEDICAL HALL</b>
Location	:	Gasfield Chourasta, Sokhipur, Tangail
Total Investment in BDT	:	BDT 270,000/-
Financing	:	Self BDT 220,000/-(from existing business) 81% Required Investment BDT 50,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Medicine retailer.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Tangail.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

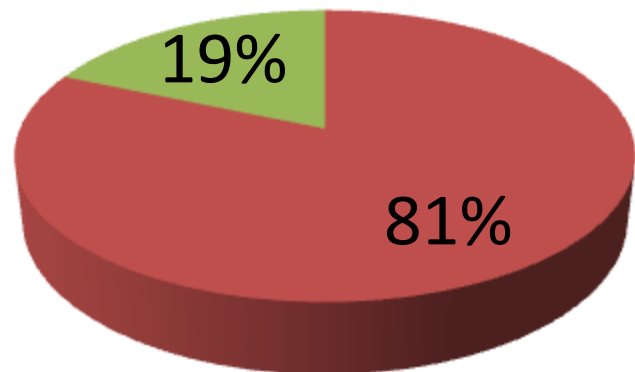
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Medicine	85,000	1,020,000
<b>Total Sales (A)</b>	<b>85,000</b>	<b>1,020,000</b>
<b>Less. Variable Expense</b>		
Medicine	72,250	867,000
<b>Total variable Expense (B)</b>	<b>72,250</b>	<b>867,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>12,750</b>	<b>153,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	400	4,800
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Rent	800	9,600
Entertainment	200	2,400
<b>Total fixed Cost (D)</b>	<b>6,600</b>	<b>79,200</b>
<b>Net Profit (E) [C-D]</b>	<b>6,150</b>	<b>73,800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Azithromycin	1	40000	40,000	1	10000	10,000	50,000
Ciprofloxacin	1	20000	20,000	1	10000	10,000	30,000
Paracytamol	1	5000	5,000	1	10000	10,000	15,000
Antibiotic	1	40000	40,000	1	10000	10,000	50,000
Pain killer	1	15000	15,000	1	10000	10,000	25,000
Vitamin	1	60000	60,000	0	0	0	60,000
Others	1	20000	20,000	0	0	0	20,000
Security	1	20000	20,000	0	0	0	20,000
<b>Total</b>	<b>8</b>	<b>220000</b>	<b>220,000</b>	<b>5</b>	<b>50,000</b>	<b>50,000</b>	<b>270,000</b>

## Source of Finance



■ Entrepreneur's Contribution 220,000

■ Investor's Investment 50,000

■ Total 270,000

### Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
<b>Revenue (sales)</b>				
Medicine	115,000	1,380,000	1,449,000	1,521,450
<b>Total Sales (A)</b>	<b>115,000</b>	<b>1,380,000</b>	<b>1,449,000</b>	<b>1,521,450</b>
<b>Less. Variable Expense</b>				
Medicine	97,750	1,173,000	1,231,650	1,293,233
<b>Total variable Expense (B)</b>	<b>97,750</b>	<b>1,173,000</b>	<b>1,231,650</b>	<b>1,293,233</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>17,250</b>	<b>207,000</b>	<b>217,350</b>	<b>228,218</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	400	4,800	4,800	4,800
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Rent	800	9,600	11,500	13,500
Entertainment	200	2,400	3,000	4,000
<b>Total Fixed Cost</b>	<b>6,700</b>	<b>80,400</b>	<b>83,300</b>	<b>86,800</b>
<b>Net Profit (E) [C-D]</b>	<b>10,550</b>	<b>126,600</b>	<b>134,050</b>	<b>141,418</b>
<b>Investment Payback</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	126,600	134,050	141,418
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		106,600	220,650
	<b>Total Cash Inflow</b>	<b>176,600</b>	<b>240,650</b>	<b>362,068</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)	20,000	20,000	20,000
	<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>106,600</b>	<b>220,650</b>	<b>342,068</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 06 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

বিশ্বাসঘাতকের বিহীন আত্মসম্মতি

# ঐশী মনি মেডিক্যাল হল

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# FAMILY PICTURE

