

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



Project identification and prepared by: MD. Farhad Hossain
Tangail Sadar .

Project verified by: Md. Mizanur Rahaman Patowari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUL MALEK
Age	:	16-06-1983 (34Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	5 Brother 3 sisters
Address	:	Vill: Khoddo jogini P.O: Baghil P.S: Tangail 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	:	MALEKA BEGUM
(iii) Father's name	:	RUSHTOM ALI
(iv) GB member's info	:	Branch :Jogini Centre 34(Female), Member ID: 3591 , Group No: 04 Member since: 10-06-1988 (29) First loan: BDT 3,000
Further Information:		Existing loan: BDT 60,000, Outstanding Loan: 23600
(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.)	:	Yes
Business Experiences and Training Info	:	10 years experience in running business.10 Years in own business He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01720838363
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MALEKA BEGUM joined Grameen Bank since 29 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

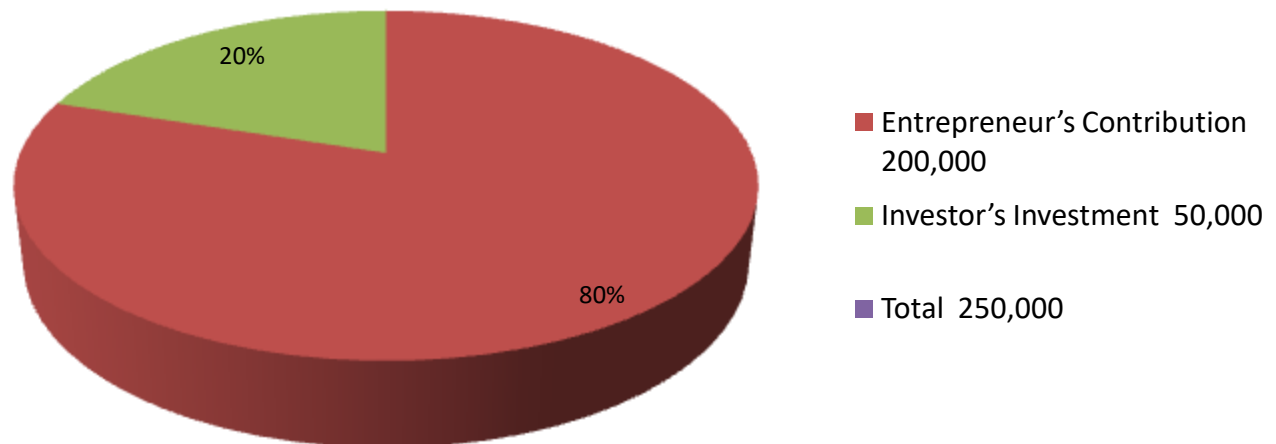
Business Name	:	SHAHANA MEDICAL HALL
Location	:	Jogini Baghil Bazar, I
Total Investment in BDT	:	BDT 250 ,000/-
Financing	:	Self BDT 200,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	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 goods like – Medecine items, e.t.c.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop rented.▪Collects goods from Tangail city,Dhaka▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Medecine item	1750	52500	630000
	0	0	0
Total Sales(A)	1750	52500	630000
Less Variable Expense (B)			0
Medecine item	1313	39375	472500
Total Variable Expense	1313	39375	472500
Contributon Margin (CM) [C=(A-B)]	438	13125	157500
Less Fixed Expense			
Rent		500	6000
Electric Bill		300	3600
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8400	100800
Net Profit (E)= [C-D]		4725	56700

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Medecine item			200,000			50,000	250,000
			0			0	0
	0	0	200,000	0	0	50,000	250,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Medecine item	2300	69000	828000	869400	912870
0	0	0	0	0	0
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
Medecine item	1725	51750	621000	652050	684653
Total Variable Expense	1725	51750	621000	652050	684653
Contributon Margin (CM) [C=(A-B)]	575	17250	207000	217350	228218
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		300	3600	3900	4200
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8400	100800	102400	104060
Net Profit (E)= [C-D]		8850	106200	111510	117086
Investment Pay Back			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	106,200	111510	117085.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86200	177710
	Total Cash Inflow	156,200	197,710	294,796
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	20,000	20,000
3	Net Cash Surplus	86,200	177,710	274,796

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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











FAMILY PICTURE

