

Proposed NU Business Name: SIFAT MEDICAL HALL

Project identification and prepared by: Romendronath Halder
Sonagazi.

Project verified by: Susanto Kumar Bishas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL HALIM
Age	:	10-02-1983 (34Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	2 Son 1 Daughter
No. of siblings:	:	2 Brothers, 04 Sisters
Address	:	Vill: Uttorchar Sahabikari P.O: Kachori Pukur P.S: Sonagazi Dist: Feni
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHAMSUN NAHAR
(iii) Father's name	:	ABUL KASHEM
(iv) GB member's info	:	Branch : Chardarbesh, Sonagazi Centre 09 (Female), Member ID: 1226, Group No: 01 Member since: 05-03-2009 (08 years) First loan: BDT 5000
Further Information:		Existing loan: BDT 50000, Outstanding Loan: 5820
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB	:	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	:	14 years experience in running business.12 Years in own business He has 2 years training.
Other Own/Family Sources of Income	:	Car business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713624266
Family's Contact No.	:	01819626673
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAMSUN NAHAR joined Grameen Bank since 08 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

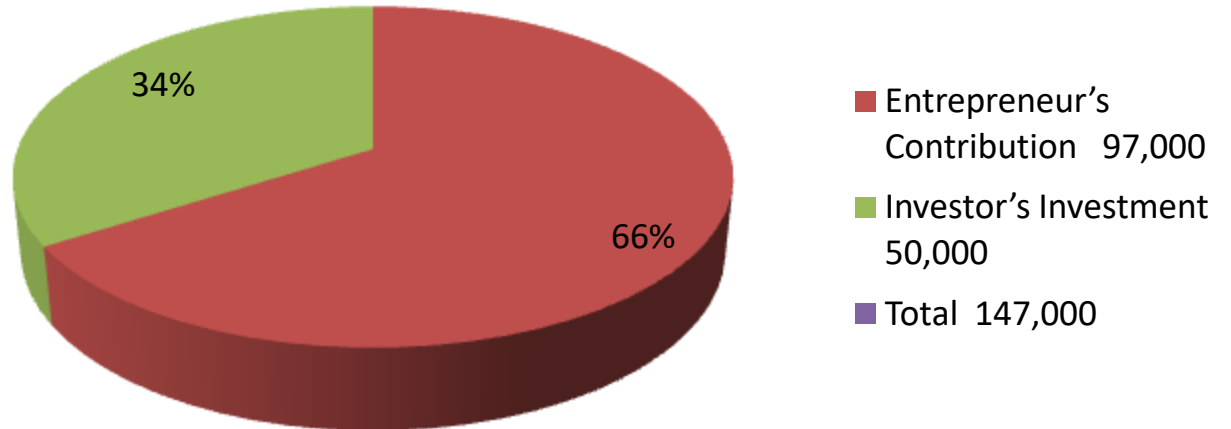
Proposed Nobin Udyokta Business Info

Business Name	:	SIPAT MEDICAL HALL
Location	:	Karamotiya Bazar, Sonagazi, Feni
Total Investment in BDT	:	BDT 147,000/-
Financing	:	Self BDT 97000/- (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	:	20ft 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 –Medicine Item, e.t.c▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Local Sonagazi.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Medicine Item etc.	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Medicine Item etc.	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1300	15600
Electric Bill		200	2400
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		500	6000
Guard			0
Generator			0
Mobile Bill		300	3600
Total Fixed Cost (D)		7500	90000
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Medicine Item etc.			77,000			50,000	127,000
Security			20,000			0	20,000
	0	0	97,000	0	0	50,000	147,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Medicine Item etc.	2500	75000	900000	945000	992250
0	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Medicine Item etc.	2000	60000	720000	756000	793800
Total Variable Expense	2000	60000	720000	756000	793800
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		1300	15600	15600	15600
Electric Bill		200	2400	2700	3000
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)			0	0	0
Entertainment		500	6000	6000	6000
Gard			0	0	0
Generator			0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7500	90000	90520	91046
Net Profit (E)= [C-D]		7500	90000	94500	99225
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	90,000	94500	99225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70000	144500
	Total Cash Inflow	140,000	164,500	243,725
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	70,000	144,500	223,725

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 14years
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