

Proposed NU Business Name: **BIJOY MEDICALL HALL**



Project identification and prepared by: Md.Moshiur Rahman
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIJOY KUMAR NATH
Age	:	01/01/1986 (31Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Sons Daughter
No. of siblings:	:	03 Brother 0 Sisters
Address	:	Vill: Sofor pur P.O: Ahmed pur, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RONJU RANI NATH
(iii) Father's name	:	LATE: SHOCHONDRO KUMAR DEBNATH
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 53/(Female), Member ID:1465/1, Group No: 01 Member since: 05-03-2012 (5 Years) First loan: BDT 5,000/- Existing loan: BDT 10,000/- Outstanding loan: BDT 3480/-
Further Information:		
(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	:	3 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01840-676630
Mother's Contact No.	:	01857-095555
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RONJU RANI NATH joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

Proposed Nobin Udyokta Business Info

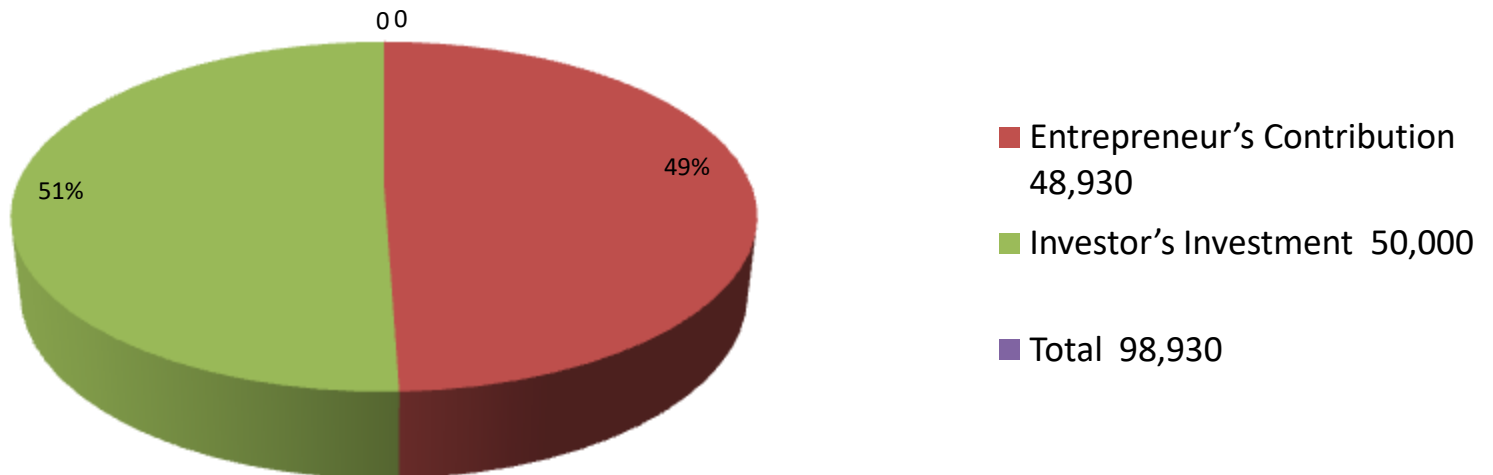
Business Name	:	BIJOY KUMAR NATH
Location	:	Miar Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 98930/-
Financing	:	Self BDT 48930/- (From Existing Business) 76% Required Investment Bdt,50,000(as Equity) 24%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15 Ft X 10 ft. = 150 Square Ft
Security Of The Shop	:	15,0000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Seclo,losekil.neotac.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing no Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Seclo,losektil.neotac	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Seclo,losektil.neotac	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		400	4800
Electric Bill		150	1800
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		1000	12000
Guard		0	0
Generator		300	3600
Mobile Bill		200	2400
Total Fixed Cost (D)		7250	87000
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
seclo	1,500	5,000	6,500
losectil	2,500	5,000	7,500
neotac	1,600	3,000	4,600
ciprocyn	2,250	8,500	10,750
cynkara	4,080	7,000	11,080
orsalain	2,000	4,000	6,000
others	20,000	17,500	37,500
security	15,000	0	15,000
Total	48,930	50,000	98,930



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Seclo,losektil.neotac	2500	75000	900000	945000	992250
0	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Seclo,losektil.neotac	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		400	4800	4800	4800
Electric Bill		150	1800	2100	2400
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		1000	12000	12000	12000
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		7250	83400	83920	84446
Net Profit (E)= [C-D]		7750	93000	97650	102533
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	93,000	97650	102532.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73000	150650
	Total Cash Inflow	143,000	170,650	253,183
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	73,000	150,650	233,183

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; G m hat Road,West Pathan
nagar, Chagal Naiya, Feni..
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





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