

Proposed NU Business Name: NUSRAT MEDICAL HALL



Project identification and prepared by: MD.Mahfujur Rahman,
Sreepur Unit,Gazipur.

Project verified by: MD. Siddikur Rahman



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ALTAF HOSSAIN
Age	:	01-01-1987(30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	02 Sisters
Address	:	Vill:Khojekhani P.O: GoshingaThana: Sreepur Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. KHORSHEDA BEGUM
(iii) Father's name	:	FAJAR ALI
(iv) GB member's info	:	Branch:Goshinga Centre # 6 (Female), Member ID: 1468/1, Group No: 07 Member since: 1990-2017(27Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 30,000, Outstanding loan: BDT: 7240
(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.)	:	No
Business Experiences and Training Info	:	10 Years of other business.10 Years experience in own business. He has No training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01950501933
Mother's Contact No.	:	01983589895
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. KHORSHEDA BEGUM joined Grameen Bank since 27 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

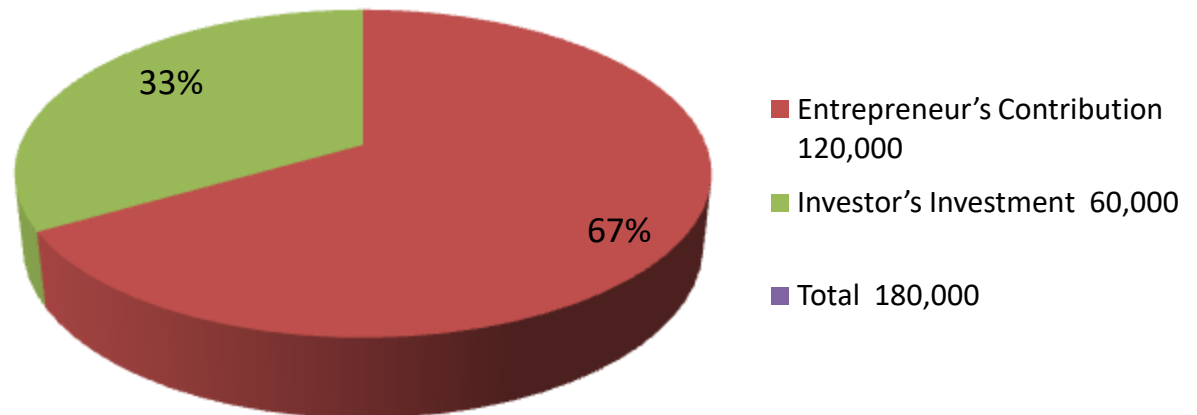
Proposed Nobin Udyokta Business Info

Business Name	:	NUSRAT MEDICAL HALL
Location	:	Goshinga
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 120000/-(from existing business) 33% Required Investment BDT 60,000/-(as equity) 67%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Medicine etc.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Mowna.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Medicine etc	2000	60000	720000
		0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Medicine etc	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		100	1200
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		100	1200
Guard		300	3600
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		4000	48000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Vitamin syrup	20	200	4000	40	250	10,000	14,000
Calsiam	20	200	4000	20	500	10,000	14,000
Antibiotic	20	500	10000	20	500	10,000	20,000
Pill	10	300	3000	40	250	10,000	13,000
Orsaline	50	100	5000	40	250	10,000	15,000
tablet	10	50	500	10	500	5,000	5,500
Capsul	20	500	10000	10	500	5,000	15,000
Vitamin ,Cap	10	500	5000				5,000
security	0		60000				60,000
others			18500		0		18,500
	160	2350	120,000	180	2750	60,000	180000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Medicine etc	2500	75000	900000	945000	992250
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Medicine 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		1500	18000	18000	18000
Electric Bill		500	6000	72000	864000
Transportaion		100	1200	1260	1323
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Guard		300	3600	3600	3600
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		8000	96000	156060	948123
Net Profit (E)= [C-D]		7000	84000	88200	92610
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	84,000	88200	92610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60000	124200
	Total Cash Inflow	144,000	148,200	216,810
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	60,000	124,200	192,810

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 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



