

Proposed NU Business Name: **JOY MEDICEL HALL**



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Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	SUMON MOJUMDAR
Age	:	04/09/1984 (33Years)
Education, till to date	:	H. S. C
Marital status	:	Married
Children	:	01 Daugter
No. of siblings:	:	01 Brather 02 Sisters
Address	:	Vill: Gorama P.O: Ahmedpur, 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	:	LAXMI RANI MOJUMDAR
(iii) Father's name	:	KANTI MOJUMDAR
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 09/(Female), Member ID: 1482, Group No: 04 Member since: 05-03- 1998(12Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT 0/-
(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	:	17 Years Experience 12 In Running Business. He Has 05 Years Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01813 - 375947
Mother's Contact No.	:	01839 - 549379
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LOKKI RANI MOJUMDAR joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

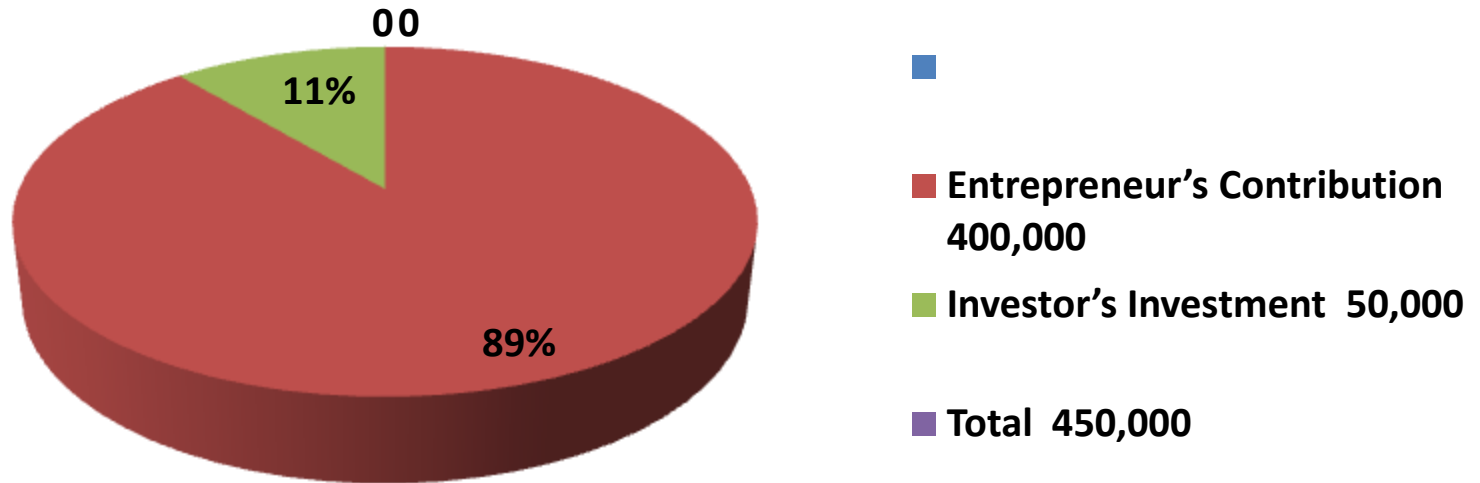
Business Name	:	JOY MEDICAL HOLL
Location	:	Kuddus mia Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 4,50,000/-
Financing	:	Self BDT 4,00,000/- (From Existing Business) 89% Required Investment Bdt,50,000(as Equity) 11%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Tribac, Seclo, Derma,Cinkara & others. ▪Average 15% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni, Compani. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Tribac, Seclo, Derma,Cinkara & others	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Tribac, Seclo, Derma,Cinkara & others,	4250	127500	1530000
Total Variable Expense	4250	127500	1530000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		400	4800
Guard		0	0
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		14400	172800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Tribac	300	300	90,000	100	300	30,000	120,000
Seclo	30	600	18,000				18,000
Derma	40	250	10,000	0	0	0	10,000
Cinkara	200	200	40,000			0	40,000
Others			142,000			20,000	162,000
Security			100,000			0	100,000
Total	570	1350	400,000	100	300	50,000	450,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Tribac, Seclo, Derma,Cinkara & others	6000	180000	2160000	2268000	2381400
	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Tribac, Seclo, Derma,Cinkara & others	5100	153000	1836000	1927800	2024190
Total Variable Expense	5100	153000	1836000	1927800	2024190
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		400	4800	4800	4800
Gard		0	0	0	0
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8100	94800	95320	95846
Net Profit (E)= [C-D]		18900	226800	238140	250047
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	226,800	238140	250047
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		206800	424940
	Total Cash Inflow	276,800	444,940	674,987
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	206,800	424,940	654,987

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 17 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Kuddus Mia
Bazar, sonagazi, Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







