

Proposed NU Business Name: **Ms. KIRON MEDICAL HALL**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni
Project verified by: Abadot Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	Dr. SWAPAN CHANDRA SHARMA
Age	:	25-01-1984 (34 Years)
Education	:	SSC
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	03 Brothers , 01 Sisters
Address	:	Vill: Betagaon ; P.O: Aftab Bibi Hatt ; P.S: Feni Sadar ; 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	:	LATE KIRON BALA RAY
(iii) Father's name	:	LATE SURENDRA KUMAR SHARMA
(iv) GB member's info	:	Branch: Kutirhatt, Centre # 02 (Female), Member ID: 1108, Group No: 07 Member since: 1997 To 2002 (05 Years) First loan: BDT 3000/-
Further Information:		Existing loan: BDT 20,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Self
(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	:	15 years experience in running business. 15 Years in own business. He has 06 month training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-676786
Family's Contact No.	:	01831-968016
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE KIRON BALA RAY joined Grameen Bank since 05 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	Ms. KIRON MEDICALE HALL
Location	:	Betagaon Bottola, Feni
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/- (from existing business) 55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	05 ft x 15 ft= 75 square ft
Security	:	10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tablet, Capsule, Syrup, Injection etc▪Average 10% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

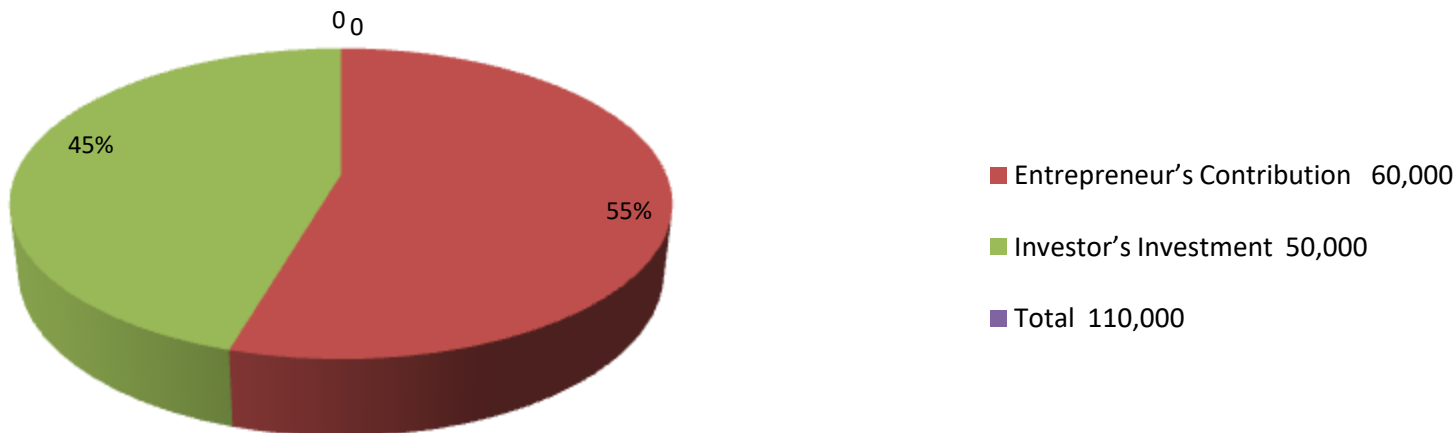
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Tablet, Capsule, Syrup, Injection etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less Variable Expense			
Tablet, Capsule, Syrup, Injection etc	3,600	108,000	1,296,000
Total variable Expense (B)	3,600	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less Variable Expense			
Rent		500	6,000
Electricity bill		250	3,000
Transportations		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		500	6,000
Mobile bill		300	3,600
Total fixed cost (D)		8,550	102,600
Net Profit (E)= [C-D]		3,450	41,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Tablet	1	10000	10,000	1	15000	15000	25,000
Capsule	1	15000	15,000	1	15000	15,000	30,000
Syrup	1	5000	5,000	1	10000	10,000	15,000
Injection	1	3000	3,000	1	10000	10,000	13,000
Saline	1	2000	2,000	0	0	0	2,000
Others	1	15000	15,000	0	0	0	15,000
Security	1	10000	10,000				10,000
Total	7	60000	60,000	4	50000	50,000	110,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue(Sales)					
Tablet, Capsule, Syrup, Injection etc	4,000	120,000	1440000	1512000	1587600
Total Sales (A)	4,000	120,000	1440000	1512000	1587600
Less Variable Expense					
Tablet, Capsule, Syrup, Injection etc	3,200	96,000	1152000	1209600	1270080
Total variable Expense (B)	3,200	96,000	1152000	1209600	1270080
Contribution Margin (CM) [C=(A-B)	800	24,000	288000	302400	317520
Less Variable Expense					
Rent		500	6,000	6,000	6,000
Electricity bill		350	4,200	4,500	5,000
Transportation		2,200	26,400	27,000	27,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		8,950	107,400	108,500	109,800
Net Profit (E)= [C-D]		15,050	180,600	193,900	207,720
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	180,600	193,900	207,720
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		160,600	334,500
	Total Cash Inflow	230,600	354,500	542,220
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	160,600	334,500	522,220

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 15 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

