

Proposed NU Business Name: **AJAY MEDICAL HALL**



Project identification and prepared by: Romendra Nath Halдар,
Feni Sadar ,Feni

Project verified by: Sushanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIPUL CHANDRA PAUL
Age	:	09-07-1989 (26 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2
No. of siblings:	:	1 Brother 2 Sisters
Address	:	Vill: Rampur P.O: Dharmapur , 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	:	PUSHPA RANI PAL
(iii) Father's name	:	MILON KANTI PAL
(iv) GB member's info	:	Branch: Fazilpur, Feni , Centre # 38(Female), Member ID: 6062; Group No:05 Member since 03-11-2000 (16 Years) First loan: 5000 taka.
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: 29,460
(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.)	:	Nil
Business Experiences and Training Info	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818556956
Mother's Contact No.	:	01881281772
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PUSHPA RANI PAL joined Grameen Bank since 16 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AJOY MEDICAL HALL
Location	:	Koska Baazar, Feni
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	16 ft x 6 ft= 96 square ft
Security of the shop	:	BDT 50000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Medicine.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪One will be appointed after getting equity fund.▪The shop is rented.▪Collects goods from, Koska Baazar, Feni▪Agreed grace period is 3 months.

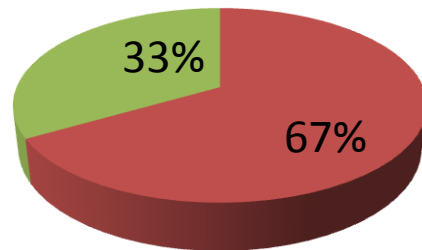
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Medicine	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Medicine	3520	105600	1267200
Total variable Expense (B)	3,520	105600	1267200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Variable Expense			
Rent		500	6000
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Entertainment		500	6000
Generator		150	1800
Mobile bill		300	3600
Total fixed cost (D)		7,800	93600
Net Profit (E)= [C-D]		6,600	79200

Investment Breakdown

Particulars	Existing	Proposed	Total
Galvas set	4,500	0	4500
beleck CR	800	0	800
Koral Keldi	1,500	0	1500
Segaton	2,000	0	2000
Keliton	6,000	0	6000
Others	55,200	50,000	105200
Almirah	30,000	0	30000
	100,000	50,000	150000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Medicine	5800	174000	2088000	2192400
Total Sales (A)	5800	174000	2088000	2192400
Less Variable Expense				
Medicine	5104	153120	1837440	1929312
Total variable Expense (B)	5,104	153120	1837440	1929312
Contribution Margin (CM) [C=(A-B)]	696	20880	250560	263088
Less Variable Expense				
Rent		500	15,000	15,000
Electricity bill		700	8400	9800
Transportation		1,300	15,600	16,000
Salary (self)		5000	60000	60000
Entertainment		500	6000	6000
Generator		150	1800	1800
Mobile bill		400	4800	5000
Total fixed cost (D)		8,550	111,600	113,600
Net Profit (E)= [C-D]		12330	147960	149,488
Investment Payback			30,000	30,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	147,960	149,488
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		117,960
	Total Cash Inflow	197960	267448
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	117,960	237448

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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





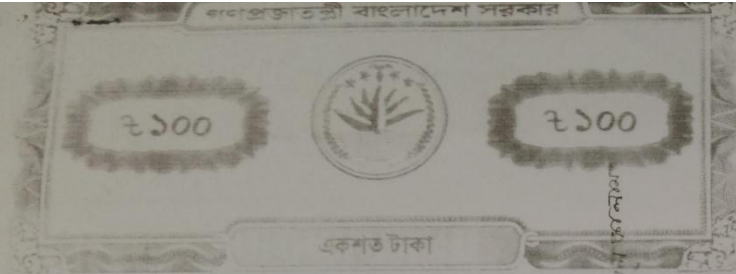






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মেডি
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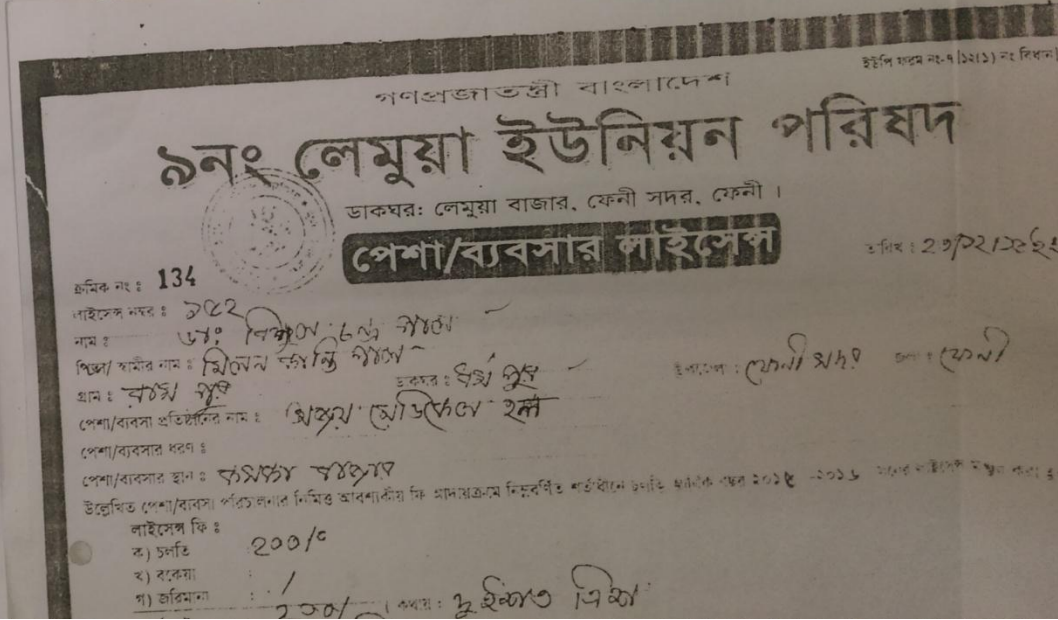
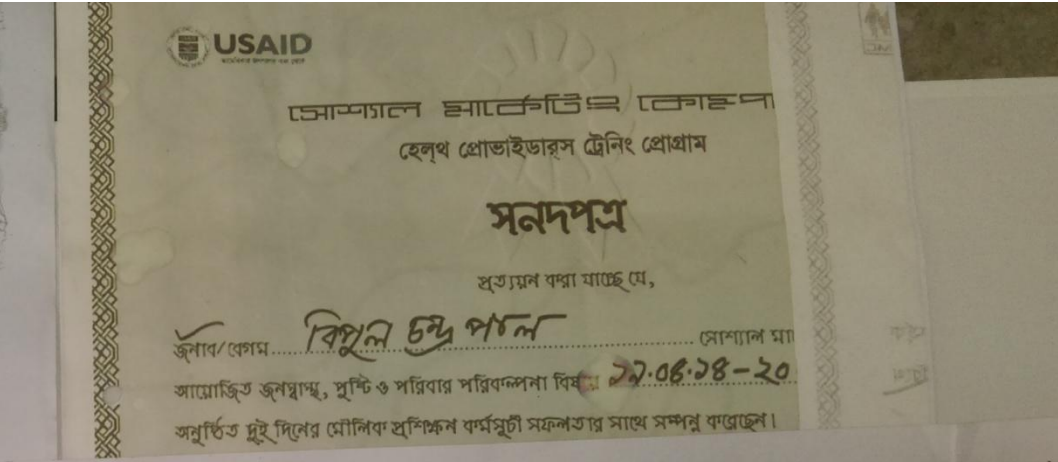
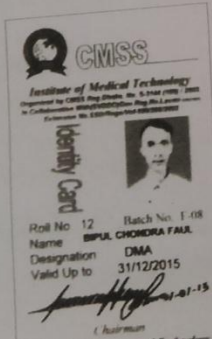
অস্থায়ী দোকানঘর ভাড়ার চুক্তিনামা

১ম পক্ষ- জনাব মোঃ আবুল কালাম, পরিচালক-রহিমপুর ইসলামিয়া মাদ্রাসা, সাং-নারায়নপুর, পোঃ খাইয়ারা বাজার, থানা ও জিলা-ফেনী।
(দোকান ভাড়া দাতা)।

২য় পক্ষ- বিপুল চন্দ্র পাল, পিতা- মিলন চন্দ্র পাল, অজয় মেডিকেল হল, মন্ত্রাসার সামনে, নারায়ন পুর, থানা ও জিলা-ফেনী।

১ম পক্ষ মন্ত্রাসার সামনে টিন সিট বিশিষ্ট দোকানঘর (১৬-৬ কক্ষ বিশিষ্ট) দোকান ভাড়া দেওয়ার প্রস্তাব করিলে ২য় পক্ষ ভাড়া গ্রহণে অস্বীকার করেন। যাহা নিম্ন লিখিত চুক্তি অনুযায়ী সমাপন হয়।

-শর্তসমূহঃ-



FAMILY PICTURE

