

## Proposed NU Business Name: **MAA MEDICAL HALL**



Project identification and prepared by: Md. Forhad Hosen,  
Dhanbari Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>ABDUL HALIM</b>
Age	:	06-02-1991 (26 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	-
No. of siblings:	:	6 Brthers 3 Sisters
Address	:	Vill: Krishnapur , P.O: Ukhariabari, P.S: Dhanbari, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>JAHANARA BEGUM</b>
(iii) Father's name	:	<b>ABUL KASHEM</b>
(iv) GB member's info	:	Branch: Islampur ; Centre # 90(Female), Member ID: 9923, Group No: 02 Member since: 2001-2016(15Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 12000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. He has 6 months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-661666
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JAHANARA BEGUM** joined Grameen Bank since 15 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	:	<b>MAA MEDICAL HALL</b>
Location	:	Islampur Bazar
Total Investment in BDT	:	BDT 200,000/-
Financing	:	Self BDT 140,000/-(from existing business) 70% Required Investment BDT 60,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like Medicine .</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪After getting fund 1 will be appointed</li><li>▪Collects goods from Dhaka.</li><li>▪The shop is Own .</li><li>▪Agreed grace period is 3 months.</li></ul>

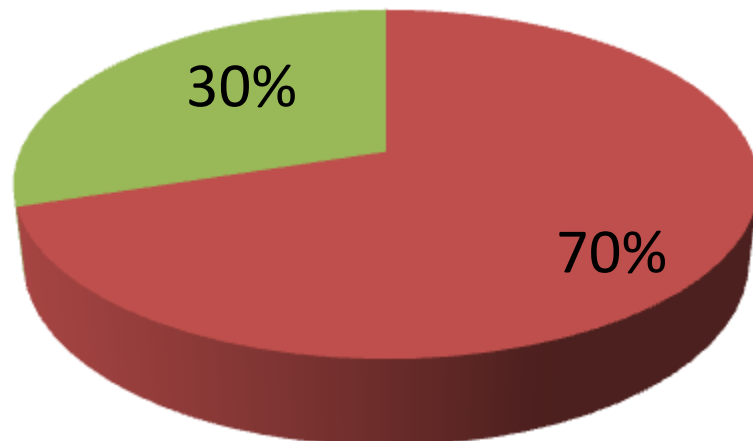
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine	3000	90000	1080000
<b>Total sales (A)</b>	3000	90000	1080000
<b>Less Variable Exp.</b>			
Medicine	2550	76500	918000
<b>Total Variable exp. (B)</b>	2550	76500	918000
<b>Contribution Margin CM [C= (A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>less fixed exp.</b>			
Electricity bill		600	7200
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		1500	18000
Genaretor		100	1200
Mobile		300	3600
<b>total fixed cost (D)</b>		8000	96000
<b>Net profit (E) [C-D]</b>		<b>5500</b>	<b>66000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Napa Parasitamol	1500	10	15,000	200	100	20,000	35,000
Cal D	50	180	9,000	200	100	20,000	29,000
Fexo	50	900	45,000			0	45,000
Fenadine	56	900	50,400			0	50,400
Alatrol	40	45	1,800			0	1,800
SKF	50	100	5,000			0	5,000
ACI	47	100	4,700			0	4,700
Others	91	100	9,100	200	100	20,000	29,100
<b>Total</b>	<b>1884</b>		<b>140,000</b>	<b>600</b>		<b>60,000</b>	<b>200,000</b>

## Source of Finance



- Entrepreneur's Contribution 140,000
- Investor's Investment 60,000
- Total 200,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Medicine	5300	159000	1908000	2003400
<b>Total Sales (A)</b>	<b>5300</b>	<b>159000</b>	<b>1908000</b>	<b>2003400</b>
less variable Expenses				
Medicine	4505	135150	1621800	1702890
Total variable Expenses (B)	4505	135150	1621800	1702890
<b>Contribution Margin (CM)= (A-B)</b>	<b>795</b>	<b>23850</b>	<b>286200</b>	<b>300510</b>
<b>Less Fixed Expenses</b>				
Electricity bill		600	7200	7200
Transportation		550	6600	6600
Salary (self)		5000	60000	60000
Salary (staff)		5000	60000	60000
Entertainment		1560	18720	18720
Genaretor		100	1200	1200
Mobile		400	4800	4800
Total Fixed Cost		13210	158520	158520
<b>Net Profit (E) (C-D)</b>		<b>10640</b>	<b>127680</b>	<b>141990</b>
Investment Payback			<b>36000</b>	<b>36000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	127,680	141,990
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		91,680
	<b>Total Cash Inflow</b>	187680	233670
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
	<b>Total Cash Outflow</b>	96,000	36000
3	<b>Net Cash Surplus</b>	91,680	197670

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:01  
Experience & Skill : 10 Years:08  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

