

Proposed NU Business Name: **Juwel Medical Hall**



Project identification and prepared by: Md. Farhad Hassain
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Juwel Rana
Age	:	02-10-1985(32 Years)
Education, till to date	:	B.A
Marital status	:	married
Children	:	1 Son & 1 Doughter
No. of siblings:	:	3 Brothers.
Address	:	Vill: Baniya Bari, P.O: Darar Bari , P.S: Tangail sador, 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	:	MANOARA BEGUM
(iii) Father's name	:	MD. ABAD ALI
(iv) GB member's info	:	Branch:Gala Tangail, Centre # 40(Female), Member ID : 3542/1 , Group No: 01 Member since:02/03/1988 to still now. First loan: BDT 2000 /- Outstanding loan: 38,240/-
Further Information:		
(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	:	8 years experience in running business. He has 1 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729106527
Family's Contact No.	:	01756932028
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MANOARA BEGUM joined Grameen to still now ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	Jewel Medical Hall
Location	:	Baniya Bari, Tangail sader.
Total Investment in BDT	:	BDT 95,000/-
Financing	:	Self BDT 45,000/- (from existing business 47% Required Investment BDT 50,000/- (as equity)53 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 8ft= 128 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sharp , Saline, Capsule, Vatanari Medicine, Lode, etc.▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is no rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sharp , Saline, Capsule, Vatanari Medicine, Lode, etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Sharp , Saline, Capsule, Vatanari Medicine, Lode, etc	2,700	81,000	972,000
Total variable Expense (B)	2,700	81,000	972,000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		400	4800
Transportation		1000	12000
Salary(Self)		5000	60000
Entertainment		300	3600
Mobile Bill		300	3600
Total fixed Cost (D)		7000	84000
Net Profit (E) [C-D]		2,000	24,000

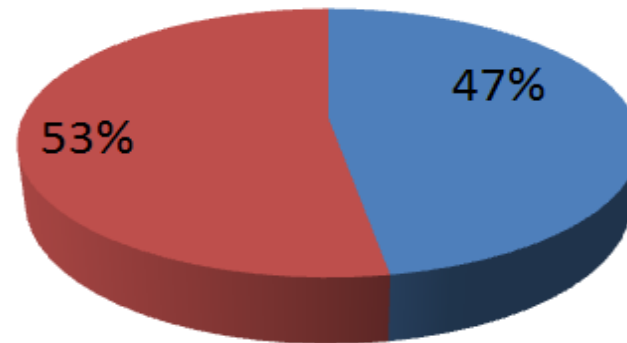
Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sharp	10,000	10,000	20,000
Saline	1,000	2,000	3,000
Capsule	1,000	5,000	6,000
Tab-Late	2,000	3,000	5,000
Vatanari Medicine	3,000	20000	23,000
Lode	8,000	10,000	18,000
etc	20,000	0	20,000
Total	45,000	50,000	95,000

Source of Finance

Entrepreneur's contribution 45000	45,000
Investor's Investment 50000	50,000
Total 95000	

■ Entrepreneur's contribution 45000
 ■ Investor's Investment 50000
■ Total 95000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Sharp , Saline, Capsule, Vatanari Medicine, Lode, etc	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Sharp , Saline, Capsule, Vatanari Medicine, Lode, etc	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000	151,200	158,760
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		500	6,000	6,300	6,615
Transportation		1,200	14,400	14,400	14,400
Salary(Self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile Bill		300	3,600	3,600	3,600
Total Fixed Cost		7,300	87,600	87,900	88,215
Net Profit (E) [C-D]		4,700	56,400	63,300	70,545
Investment Payback			20,000	20,000	20,000

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	0	0
1.2	Net Profit	56,400	63,300	70,545
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	36,400	79,700
	Total Cash Inflow	106,400	99,700	150,245
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
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	36,400	79,700	130,245

SWOT ANALYSIS

STRENGTH

Employment: Self:01 Family:0 Others:
Experience & Skill : 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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স্থানীয় মেডিসিন শপ

প্রতি আয়ের
অংশে বিভিন্ন
উন্নয়ন ফাণ্ডে
অনুদান

মহাপ্রাণ ডায়গনস্টিক এ
2017

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FAMILY PICTURE

