

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



Project identification and prepared by: Md, Ansar Ali  
Modhupur, Tangail Unit,

Project verified by: MD. Mizanur Rahman



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

Name	:	<b>MD. JHWEL AHMAD</b>
Age	:	06-04-1983(34 Years)
Education, till to date	:	Honers
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	02
Address	:	Vill: Ketonpur P.O: Ambariya Thana: Modhupur 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>MST. KHODEJA BEGUM</b>
(iii) Father's name	:	<b>MD.MUSLIM UDDIN</b>
(iv) GB member's info	:	Branch: Ketonpur, Centre # 06(Female), Member ID:1147, Group No: 01 Member since: 02-05-2002 (15Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT: 50000, Outstanding loan: BDT: 25800
(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.)	:	Yes
Business Experiences and Training Info	:	No experience in running business. No experience in own business. He has 3 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712898479
Mother's Contact No.	:	0
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Modhupur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. KHODEJA BEGUM** joined Grameen Bank since 15 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

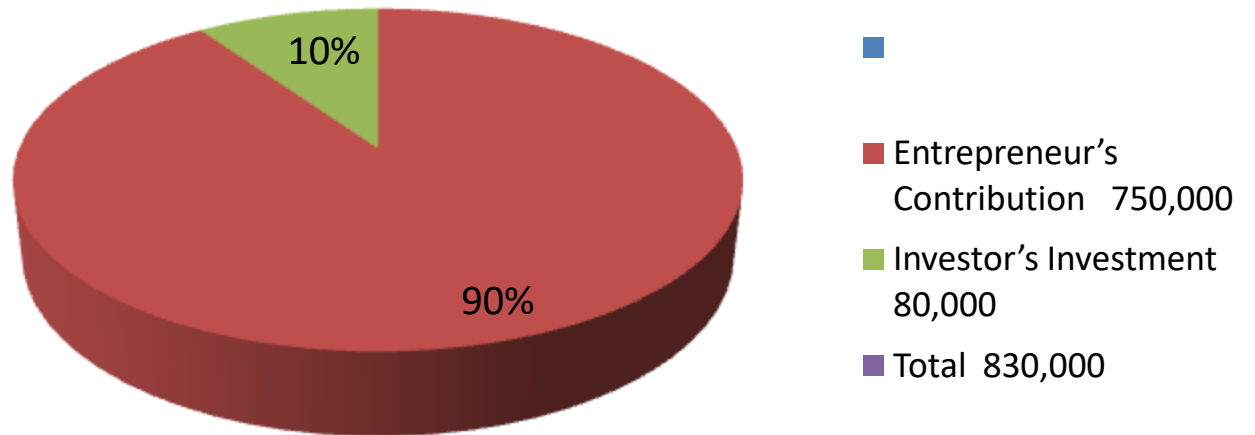
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>REKHA MEDICAL HALL</b>
Location	:	Mirjabari, Modhupur, Tangail
Total Investment in BDT	:	BDT 830000/-
Financing	:	Self BDT 750000/- (from existing business) 92% Required Investment BDT 80,000/- (as equity) 08%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 15ft=180 sft
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Medicine item. etc.</li><li>▪ The business is operating by entrepreneur. Existing 01 employee.</li><li>▪ Collects goods from Modhupur.</li><li>▪ Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Medicine item	3800	114000	1368000
		0	0
Total Sales(A)	3800	114000	1368000
Less Variable Expense (B)			0
Medicine item	3230	96900	1162800
Total Variable Expense	3230	96900	1162800
Contribution Margin (CM) [C=(A-B)]	570	17100	205200
Less Fixed Expense			
Rent		600	7200
Electric Bill		240	2880
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		300	3600
Guard		100	1200
Generator		150	1800
Mobile Bill		300	3600
Total Fixed Cost (D)		12190	146280
Net Profit (E)= [C-D]		4910	58920

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Medicine Item			650,000			80,000	730,000
Security			100,000				100,000
							0
	0	0	750,000	0	0	80,000	830,000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Medicine item	4500	135000	1620000	1701000
<b>Total Sales(A)</b>	<b>4500</b>	<b>135000</b>	<b>1620000</b>	<b>1701000</b>
<b>Less Variable Expense (B)</b>				
Medicine item	<b>3825</b>	<b>114750</b>	<b>1377000</b>	1445850
<b>Total Variable Expense</b>	<b>3825</b>	<b>114750</b>	<b>1377000</b>	<b>1445850</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20250</b>	<b>243000</b>	<b>255150</b>
<b>Less Fixed Expense</b>				
Rent		600	7200	7200
Electric Bill		240	2880	34560
Transportaion		500	6000	6300
Salary (Self)		5000	60000	60000
Salary (Staff)		5000	60000	60000
Entertainment		300	3600	3600
Guard		100	1200	1200
Generator		150	1800	1800
Mobile Bill		300	3600	0
<b>Total Fixed Cost (D)</b>		<b>12190</b>	<b>144480</b>	<b>172860</b>
<b>Net Profit (E)= [C-D]</b>		<b>8060</b>	<b>96720</b>	<b>101556</b>
<b>Investment Pay Back</b>			<b>48,000</b>	<b>48,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	96,720	101556
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		48720
	<b>Total Cash Inflow</b>	<b>176,720</b>	<b>150,276</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	<b>Total Cash Outflow</b>	<b>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>48,720</b>	<b>102,276</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



Advertisement for bKash, featuring the logo and tagline "with a QR code" repeated across a grid of pink and white panels. The panels are arranged in a 2x4 grid on the counter. The bKash logo consists of a red bird-like shape. The tagline "with a QR code" is written in small black text below the logo. The background of the panels is pink, and the text and logos are white. There is also a larger advertisement on the right side of the counter showing a blue and white design with text like "250 MB" and "1.5 GB".



স্বাস্থ্য সুরক্ষার জন্য  
কোনো ঝুঁকি ছাড়া  
কোনো ঝুঁকি ছাড়া  
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BEST গ্রাহকের  
সেবার  
air









# FAMILY PICTURE

