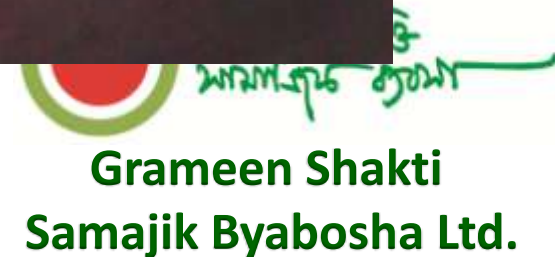


Proposed NU Business Name: **LUKNATH MEDICAL HAL**



Project identification and prepared by: Md. Anshar Alli
Modhupur Unit, Tangail.

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | TAPON KUMAR SHARKAR |
| Age | : | 01-01-1983(34 Years) |
| Education, till to date | : | H,S,C |
| Marital status | : | Married |
| Children | : | 02 Son |
| No. of siblings: | : | 02 Brothers, 01 Sister |
| Address | : | Vill:Gacha Bari, P.O:Zolchatro, P.S: 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 | : | SHRIMATI BINA RANI |
| (iii) Father's name | : | SHRI SUNIL KUMAR SHARKAR |
| (iv) GB member's info | : | Branch: Arunkhula ,Centre # 04 (Female), Member ID: 1092, Group No: 04, Member since: 2003-2017 raining(14Years) First loan: BDT 3,000 |
| Further Information: | | Existing loan: BDT 100,000,Outstanding loan:BDT 58200 |
| (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.. | : | |

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 | : | 12 years experience in on business & 12 years experience in running business. He has 01 Year training. |
| Other Own/Family Sources of Income | : | Business |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01711-237202 |
| Family's Contact No. | : | no |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHRIMATI BINA RANI Joined Grameen Bank Since 14 Years Ago. At First She Took 3000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business

- .

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | LUKNATH MEDICAL HAL |
| Location | : | Zalchatro Bazaar, Modhupur,Tangail. |
| Total Investment in BDT | : | BDT 176000/- |
| Financing | : | Self BDT 116000(from existing business) 66% Investors Investment BDT 60,000(as equity) 34% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 Taka. |
| Proposed Salary | : | BDT 5,000 Taka. |
| Size of shop | : | 18ft*06ft= 108 Square ft |
| Security of the shop | : | Nill |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like paracetamol, renitid,omeprazol,ceproscin,azitromicin etc▪Average 15% gain on sale▪The business is operating by entrepreneur. Existing no Employe.▪The Shop is Rented▪Collects goods from Modhupur.▪Agreed grace period is 3 months. |

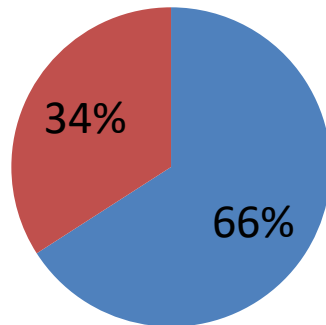
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|-------|--------------|---------------|
| Revenue (sales) | | | |
| paracetamol, renitid,omeprazol,ceproscin,azitromicin etc | 3,000 | 90,000 | 1080000 |
| | | | |
| | | | |
| Total Sales (A) | 3,000 | 90,000 | 1080000 |
| Less. Variable Expense | | | |
| paracetamol, renitid,omeprazol,ceproscin,azitromicin etc | 2,550 | 76,500 | 918000 |
| | 0 | 0 | 0 |
| | 0 | 0 | 0 |
| Total variable Expense (B) | 2,550 | 76,500 | 918000 |
| Contribution Margin (CM) [C=(A-B)] | 450 | 13,500 | 162000 |
| Less. Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electricity bill | | 300 | 3,600 |
| Transportation | | 300 | 3,600 |
| Salary (self) | | 5000 | 60,000 |
| Salar (staff) | | 0 | 0 |
| Entertainment | | 500 | 6,000 |
| Guard | | 100 | 1,200 |
| Genaretor | | 0 | 0 |
| Mobile bill | | 300 | 3,600 |
| Total fixed Cost (D) | | 6,500 | 78,000 |
| Net Profit (E) [C-D] | | 7,000 | 84,000 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------|------------|----------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| paracetamol | 1 | 5000 | 5,000 | 1 | 5000 | 5,000 | 10,000 |
| renitid | 1 | 3000 | 3,000 | 1 | 3000 | 3000 | 6,000 |
| omeprazol | 1 | 20000 | 20,000 | 1 | 20000 | 20,000 | 40,000 |
| ceprocin | 1 | 10000 | 10,000 | 1 | 10000 | 10,000 | 20,000 |
| azitromicin | 1 | 15000 | 15,000 | 1 | 15000 | 15000 | 30,000 |
| serap | 1 | 5000 | 5,000 | 0 | 5000 | 0 | 5,000 |
| injection | 1 | 1000 | 1,000 | 0 | 1000 | 0 | 1,000 |
| bkash | 1 | 50000 | 50,000 | 0 | 50000 | 0 | 50,000 |
| other | 1 | 7000 | 7,000 | 1 | 7000 | 7000 | 14,000 |
| Security | | | 0 | 0 | 0 | 0 | 0 |
| Total | | | 116,000 | 0 | | 60,000 | 176,000 |

Source of Finance



■ Entrepreneur Investment :116000

■ Investor Investment : 60000

■ Total Investment: 176000



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd year | |
|--|-------|---------------|----------------|----------------|--|
| Revenue (sales) | | | | | |
| paracetamol, renitid,omeprazol,ceproscin,azitromicin etc | 4,000 | 120,000 | 1,440,000 | 1,512,000 | |
| Total Sales (A) | 4,000 | 120,000 | 1,440,000 | 1,512,000 | |
| Less. Variable Expense | | | | | |
| paracetamol, renitid,omeprazol,ceproscin,azitromicin etc | 3,400 | 102,000 | 1,224,000 | 1,285,200 | |
| Total variable Expense(B) | 3,400 | 102,000 | 1,224,000 | 1,285,200 | |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 216,000 | 226,800 | |
| Less. Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | |
| Electricity bill | | 300 | 3,600 | 3,700 | |
| Transportation | | 600 | 7,200 | 7,500 | |
| Salary (self) | | 5000 | 60,000 | 60,500 | |
| Salar (staff) | | 0 | 0 | 0 | |
| Entertainment | | 600 | 7,200 | 7,500 | |
| Guard | | 100 | 1200 | 1200 | |
| Genaretor | | 0 | 0 | 0 | |
| Mobile bill | | 500 | 6,000 | 6,200 | |
| Total fixed Cost (D) | | 7,100 | 85,200 | 86,600 | |
| Net Profit (E) [C-D] | | 10,900 | 130,800 | 140,200 | |
| Investment Payback | | | 36,000 | 36,000 | |

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

| <i>Sl #</i> | <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 | 130,800 | 140,200 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 94,800 |
| | Total Cash Inflow | 190,800 | 235,000 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 60,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 36,000 | 36,000 |
| | Total Cash Outflow | 96,000 | 36,000 |
| 3 | Net Cash Surplus | 94,800 | 199,000 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 25 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