

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



Project identification and prepared by: Md Belal Hossain,
Chagolnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD NUR HOSSAIN
Age	:	02-02-1994 (23 Years)
Education, till to date	:	BA
Marital status	:	Single
Children	:	-
No. of siblings:	:	3 Brother & 3 Sisters
Address	:	Vill: Poschim Debpur, P.O: Chandgazi, P.S: Chagolnaiya, 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	:	SOKHINA BEGUM
(iii) Father's name	:	ABDUL HAI
(iv) GB member's info	:	Branch: Mohamaya, Centre # 15 (Female), Member ID: 2971, Group No: 01 Member since: 03-02- 2003 to 2009 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: BDT /-
(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	:	03 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.	:	01793-504280
Mother's Contact No.	:	01812-345044
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKHINA BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA MEDICAL HALL
Location	:	Monu hat Chagolnaiya, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 260,000/-
Financing	:	Self BDT 200,000/-(from existing business) 77% Required Investment BDT 60,000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a pharmacy.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 1 employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

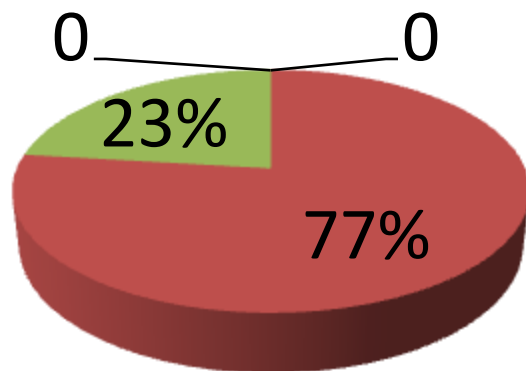
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Medicine	100,000	1,200,000
Total Sales (A)	100,000	1,200,000
Less. Variable Expense		
Medicine	80,000	960,000
Total variable Expense (B)	80,000	960,000
Contribution Margin (CM) [C=(A-B)]	20,000	240,000
Less. Fixed Expense		
Electricity Bill	1,000	12,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Transportation	300	3,600
Salary (Staff)	4,000	48,000
Rent	1,700	20,400
Total fixed Cost (D)	12,500	150,000
Net Profit (E) [C-D]	7,500	90,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Azithromycin	1	40000	40,000	1	10000	10,000	50,000
Ciprofloxacin	1	20000	20,000	1	10000	10,000	30,000
Paracytamol	1	5000	5,000	1	10000	10,000	15,000
Antibiotic	1	40000	40,000	1	10000	10,000	50,000
Pain killer	1	15000	15,000	1	10000	10,000	25,000
Vitamin	1	20000	20,000	1	10000	10,000	30,000
Security	1	60000	60,000	0	0	0	60,000
Total	7	200000	200,000	6	60,000	60,000	260,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 60,000
- Total 260,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Medicine	125,000	1,500,000	1,575,000	1,653,750
Total Sales (A)	125,000	1,500,000	1,575,000	1,653,750
Less. Variable Expense				
Medicine	100,000	1,200,000	1,260,000	1,323,000
Total variable Expense (B)	100,000	1,200,000	1,260,000	1,323,000
Contribution Margin (CM) [C=(A-B)]	25,000	300,000	315,000	330,750
Less. Fixed Expense				
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	2,400	2,400
Transportation	450	5,400	6,000	7,000
Salary (Staff)	4,000	48,000	48,000	48,000
Rent	1,700	20,400	20,400	20,400
Total Fixed Cost	12,750	153,000	155,300	157,800
Net Profit (E) [C-D]	12,250	147,000	159,700	172,950
Investment Payback		24,000	24,000	24,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	147,000	159,700	172,950
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		123,000	258,700
	Total Cash Inflow	207,000	282,700	431,650
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)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	123,000	258,700	407,650

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:01
Experience & Skill : 03 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





FAMILY PICTURE



