

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



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	JAHANGIR ALAM
Age	:	01-01-1983 (34 Years)
Education	:	B A
Marital status	:	Married
Children	:	01 Son & 01 Daughter
No. of siblings:	:	03 Brothers , 03 Sisters
Address	:	Vill: Gobindapur ; P.O: Hajirbazar ; P.S: Feni Sadar ; 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	:	LATE ZABUR NAHAR
(iii) Father's name	:	LATE MAWLUBI SHEIKH AHMED
(iv) GB member's info	:	Branch: Kalidaho, Feni, Centre # 39 (Female), Member ID: 2932, Group No: 04 Member since: 16-12-1997 To 2007 to Present (10 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 30,000 Outstanding loan: Nill
(v) Who pays GB loan installment	:	Self
(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	:	07 years experience in running business. 07 Years in own business. He has 06 month training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01776-743932
Family's Contact No.	:	01728-605643
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE ZABUR NAHAR joined Grameen Bank since 21 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MALIA MEDICAL HALL
Location	:	Shaeen Academi, Rampur, Feni
Total Investment in BDT	:	BDT 170,000/-
Financing	:	Self BDT 120,000/- (from existing business) 71% Required Investment BDT 50,000/- (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security	:	10,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tablet, Capsule, Syrup, Injection etc▪Average 10% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

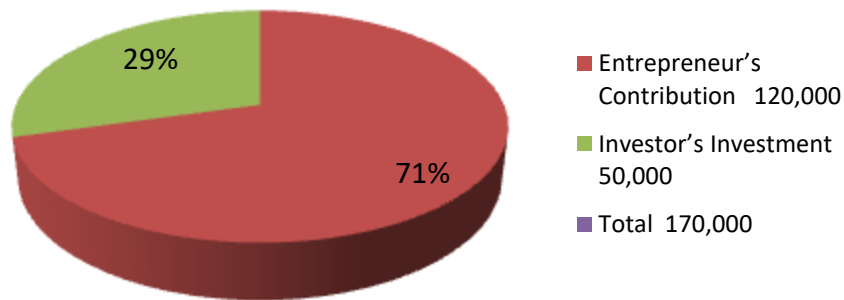
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Tablet, Capsule, Syrup, Injection etc	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less Variable Expense			
Tablet, Capsule, Syrup, Injection etc	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less Variable Expense			
Rent		1,000	12,000
Electricity bill		400	4,800
Transportations		200	2,400
Salary (self)		5,000	60,000
Entertainment		500	6,000
Night Guard		100	1,200
Mobile bill		300	3,600
Total fixed cost (D)		7,500	90,000
Net Profit (E)= [C-D]		7,500	90,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Tablet	1	30000	30,000	1	7500	7500	37,500
Capsule	1	30000	30,000	50	850	42,500	72,500
Syrup	1	10000	10,000	0	0	0	10,000
Injection	1	5000	5,000	0	0	0	5,000
Saline	1	5000	5,000	0	0	0	5,000
Others	1	30000	30,000	0	0	0	30,000
Security	1	10000	10,000	0	0	0	10,000
Total	7	110000	120,000	51	8350	50,000	170,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue(Sales)					
Tablet, Capsule, Syrup, Injection etc	6,000	180,000	2160000	2268000	2381400
Total Sales (A)	6,000	180,000	2160000	2268000	2381400
Less Variable Expense					
Tablet, Capsule, Syrup, Injection etc	5,400	162,000	1944000	2041200	2143260
Total variable Expense (B)	5,400	162,000	1944000	2041200	2143260
Contribution Margin (CM) [C=(A-B)	600	18,000	216000	226800	238140
Less Variable Expense					
Rent		1,000	12,000	12,000	12,000
Electricity bill		600	7,200	7,500	8,000
Transportation		400	4,800	5,000	5,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		500	6,000	6,000	6,000
Night Guard		100	1,200	1,200	1,200
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		8,000	96,000	96,700	98,000
Net Profit (E)= [C-D]		10,000	120,000	130,100	140,140
Investment Payback			20,000	20,000	20,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	120,000	130,100	140,140
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		100,000	210,100
	Total Cash Inflow	170,000	230,100	350,240
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
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	100,000	210,100	330,240

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 15 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

