

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



Project identification and prepared by: Md.Moshiur Rahman
Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	PUTON CHANDRA DAS
Age	:	01/06/1983 (28Years)
Education, till to date	:	S. S. C
Marital status	:	Married
Children	:	01 Son 01 Doughter
No. of siblings:	:	03 Sisters
Address	:	Vill: Akilpur P.O: Boktermunci, P.S: Sonagazi, 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	:	PAKI RANI DAS
(iii) Father's name	:	NIRMOL CHANDRO DAS
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 55/(Female), Member ID: 9563, Group No: 03 Member since: 02-08-1997 (20Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 2,60,000/- Outstanding loan: BDT 2,54,280/-
(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	:	15 Years Experience 10 In Running Business. He Has 01 Year Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	Yes
Entrepreneur Contact No.	:	01819-937929
Mother's Contact No.	:	01865-745422
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PAKI RANI DAS joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

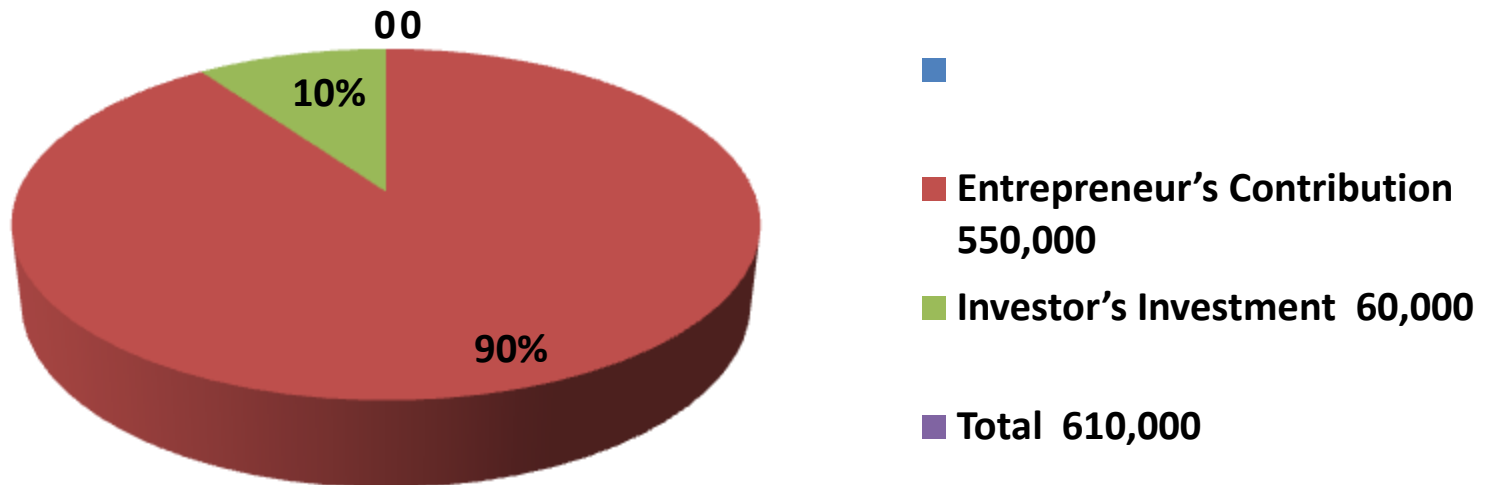
Business Name	:	JANANI MEDICAL HALL
Location	:	Boktermunci Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 6,10,000/-
Financing	:	Self BDT 5,50,000/- (From Existing Business)90% Required Investment Bdt, 60,000(as Equity)10%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 12 ft. = 120 Square Ft
Security Of The Shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cefton, Furocef, Seclo,Cincara, Bekash & others.▪Average 12% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Cefton, Furocef, Seclo,Cincara, Bekash & others.	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Cefton, Furocef, Seclo,Cincara, Bekash & others.	4400	132000	1584000
Total Variable Expense	4400	132000	1584000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		3700	44400
Electric Bill		400	4800
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		500	6000
Guard		200	2400
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		10900	130800
Net Profit (E)= [C-D]		7100	85200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Ceftron	300	300	90,000	100	300	30,000	120,000
Furocef	100	600	60,000				60,000
Seclo	50	600	30,000	50	600	30,000	60,000
Cinkara	100	200	20,000				20,000
Bckash			40,000				40,000
Lode			20,000				20,000
Others			40,000				40,000
Security			250,000				250,000
Total			550,000			60,000	610,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	
Revenue(Sales)					
gas selender, gas stove,others	6000	180000	2160000	2268000	
0	0	0	0	0	
Total Sales(A)	6000	180000	2160000	2268000	
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	5280	158400	1900800	1995840	
Total Variable Expense	5280	158400	1900800	1995840	
Contributon Margin (CM) [C=(A-B)]	720	21600	259200	272160	
Less Fixed Expense					
Rent		3700	44400	44400	
Electric Bill		400	4800	5100	
Transportaion		500	6000	6300	
Salary (Self)		5000	60000	60000	
Salary (Staff)		0	0	0	
Entertainment		500	6000	6000	
Gard		200	2400	2400	
Generator		300	3600	3600	
Mobil Bill		300	3600	3700	
Total Fixed Cost (D)		10900	124800	125500	
Net Profit (E)= [C-D]		10700	134400	146660	
Investment Pay Back			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	134,400	146660	
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		98400	
	Total Cash Inflow	194,400	245060	
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)	36000	36000	
	Total Cash Outflow	96,000	36,000	
3	Net Cash Surplus	98,400	209060	

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop : Boktermunci
Bazar, sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







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বিকাশ

bKash



একটি ডিজিটাল ব্যাংকিং সমাধান

মোডিকেল হুগ

জাননা মো

কোল হুগ