

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



Project identification and prepared by: Mohammad Fazlul Haq
Sonagazi, Feni.

Project verified by: Abadot Hossain



Brief Bio of The Proposed Nabin Udyokta

Name	:	RATAN CHANDRA DAB NATH
Age	:	15/07/1998 (19Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	None
No. of siblings:	:	04 Brathers & No Sister
Address	:	Vill: Bagadana P.O: Kazirhat, 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	:	DIPALI RANI NATH
(iii) Father's name	:	SUVAS CHABDRA NATH
(iv) GB member's info	:	Branch: Chardarbesh, Centre # 35/(Female), Member ID: 2967/1, Group No: 02 Member since: 10-10-2010(07Years) First loan: BDT 8,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 26040/-
(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 03 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	None
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01818-565956
Mother's Contact No.	:	01814-912859
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DIPALI RANI NATH joined Grameen Bank since 07 years ago. At first she took 8,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

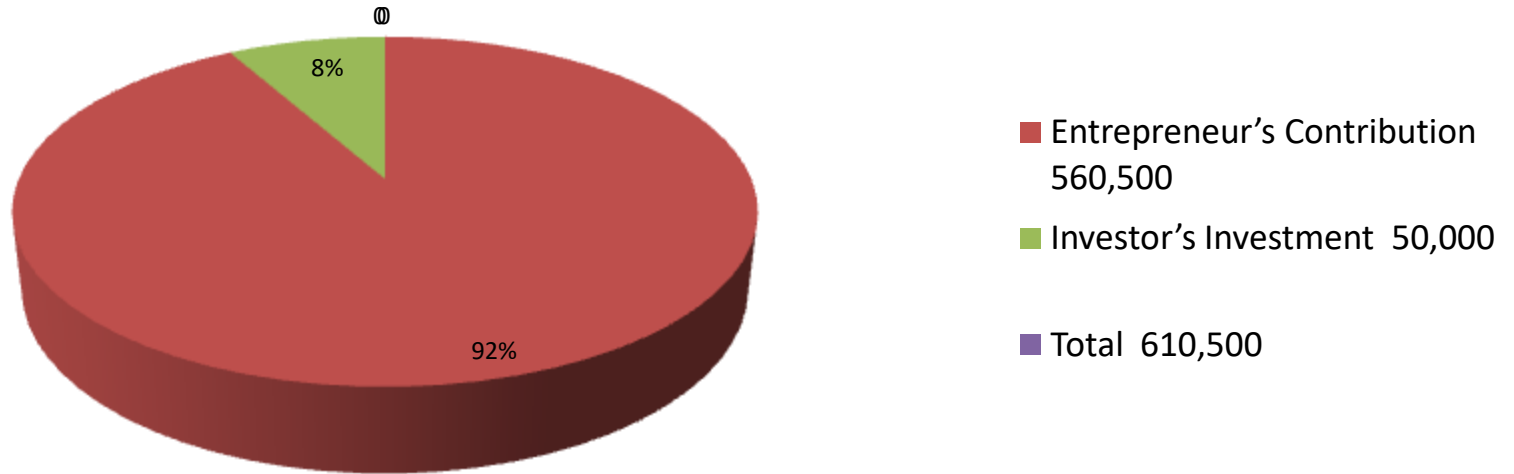
Business Name	:	MAA MONI MEDICAL HAL
Location	:	Kazirhat,sonagazi, Feni.
Total Investment In BDT	:	Bdt 610500,-
Financing	:	Self BDT 560,500/- (From Existing Business) 92% Required Investment Bdt,50,000(as Equity) 08%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	21 Ft X 09 ft. = 189 Square Ft
Security Of The Shop	:	80000
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Medicene,Pampars,Napkin & others. ▪Average 10% 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)			
Medicene,Pampars,Napkin & others	5500	165000	1980000
	0	0	0
Total Sales(A)	5500	165000	1980000
Less Variable Expense (B)			0
Medicene,Pampars,Napkin & others	4950	148500	1782000
Total Variable Expense	4950	148500	1782000
Contributon Margin (CM) [C=(A-B)]	550	16500	198000
Less Fixed Expense			
Rent		2200	26400
Electric Bill		350	4200
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		8750	105000
Net Profit (E)= [C-D]		7750	93000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Medecen	0	0	470,000	0	0	40,000	510,000
Pampars	0	0	2,000	0	0	0	2,000
Milk	0	0	3,500	0	0	5,000	8,500
Others	0	0	5,000	0	0	5,000	10,000
Security			80,000				80,000
Total	0	0	560,500	0	0	50,000	610,500



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Medicine,Pampars,Napkin & others	6000	180000	2160000	2268000	2381400
Plate var,Var,Anggel & Others	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Medicine,Pampars,Napkin & others	5400	162000	1944000	2041200	2143260
Total Variable Expense	5400	162000	1944000	2041200	2143260
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		2200	26400	26400	26400
Electric Bill		350	4200	4500	4800
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8750	101400	101980	102569
Net Profit (E)= [C-D]		9250	111000	116550	122378
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	111,000	116550	122377.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		91000	187550
	Total Cash Inflow	161,000	207,550	309,928
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	91,000	187,550	289,928

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





Handwritten text in Devanagari script on the wall, possibly a shop name or address.



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মেইন রোড, কাজির হাট, সোনাগাজী, ফেনী।

সিগনে

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