

Proposed NU Business Name:AKLIMA UNANI MEDICAL HALL



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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name : **MOST.AKLIMA**

Age : 01-01-1984 (34Years)

Education, till to date : S,S,C

Marital status : UnMarried

Children : 0 Dauther 0 Son

No. of siblings: : 02 Brothers 04 Sisters

Address : Vill: Islampur,P.O: Ukhariabari,P.S: Dhanbari, Dist: Tangail.

Parent's and GB related Info

(i) Who is GB member : Mother Father

(ii) Mother's name : MOST.JORINA BEGUM

(iii) Father's name : MD.AB.SAMAD

(iv) GB member's info : Branch: Islampur, Centre # 67 (Female),
Member ID:7345 , Group No: 08
Member since: 23-04-2013 (5Years)
First loan: BDT = 5,000/=

Further Information:

(v) Who pays GB loan installment : Father

(vi) Mobile lady : No

(vii) Grameen Education Loan : No

(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	16years of business experience.
Own Business and Training Info	:	12 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01915-098974
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.JORINA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AKLIMA UNANI MEDICAL HALL
Location	:	New market,Dhanbari,Tangail.
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150,000/- (from existing business) 63% Required Investment BDT 80,000/- (as equity) 37 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	11 ft x 17 ft=187 square ft
Security of the shop	:	BDT 15,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; napa,karmina,etc▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is rented .▪Collects goods from .Dhaka▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
madicen	8,000	240,000	2,880,000
servics	500	15,000	180,000
Total Sales (A)	8,500	255,000	3,060,000
Less. Variable Expense			
madicen	7,600	228,000	2,736,000
Total variable Expense (B)	7,600	228,000	2,736,000
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		200	2,400
Transportation		1,000	12,000
Salary (self)		5000	60,000
Salary (staff)		7000	84,000
Entertainment		800	9,600
Graud Bill		100	1,200
Generator Bill		400	4,800
Mobile Bill		200	2,400
Total fixed Cost (D)		16,700	200,400
Net Profit (E) [C-D]		10,300	123,600

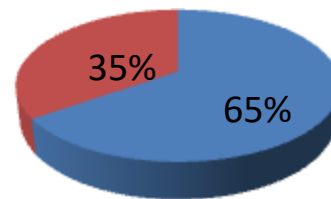
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
napa			20000	napa			20,000	40,000
varbox			15000	varbox			20,000	35,000
papjom			25000	papjom			10,000	35,000
chaken			20000	chaken			10,000	30,000
karmina			10000	karmina			0	10,000
alkolim			10000	alkolim			0	10,000
chemkara			15000	chemkara	0	0	0	15,000
			0		0	0	0	0
	0		0	0			0	0
Others			20000	Others			20,000	40,000
Secuirity of Shop			15000					15,000
Machinaries	0	0	0	Machinaries	0	0	0	0
Total			150,000				80,000	230,000

Source of Finance

■ Entrepreneur's contibution 150000

■ Investor's Investment 80000

■ Total 230000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
madicen	9,000	270,000	3,240,000	3,402,000
services	1,000	30,000	360,000	378,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000
Less. Variable Expense				
madicen	9,050	271,500	3,258,000	3,420,900
Total variable Expense (B)	9,050	271,500	3,258,000	3,420,900
Contribution Margin (CM) [C=(A-B)	950	28,500	342,000	359,100
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		220	2,640	2,772
Transportation		1,100	13,200	13,860
Salary (self)		5,000	60,000	60,000
Salary (staff)		7,000	84,000	84,000
Entertainment		880	10,560	11,088
Graud Bill		110	1,320	1,386
Generator Bill		420	5,040	5,292
Mobile Bill		210	2,520	2,646
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		16,940	203,280	205,044
Net Profit (E) [C-D)		11,560	138,720	154,056
Investment Payback			48,000	48,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	138,720	154,056
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		90,720
	Total Cash Inflow	218,720	244,776
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	90,720	196,776

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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

