

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



Project identification and prepared by: Md. Mokaddes Ali.

Shakhipur Unit, Tangail

Project verified by: Md. Shamsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nabin Udyokta

Name	:	RASEL MIAH
Age	:	10-03-1992(25 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	4 Brothers and 2 Sisters
Address	:	Vill: Noluya ;P.O : Noluya P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SOBURA BANU
(iii) Father's name	:	RAJUDDIN
(iv) GB member's info	:	Branch: Noluya, Centre # 51(Female), Member ID: 3740, Group No: 08 Member since:10-01-2009(08 Years) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT -
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 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 Own Business and Training Info	:	06 years of business experience. 06 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.	:	01825-312081
Mother's Contact No.	:	01738-338169
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SOBURA BANU joined Grameen Bank since 8 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	:	RASEL MEDICAL HALL
Location	:	Vill: Noluya ;P.O : Noluya P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 3,10,000
Financing	:	Self BDT 2,50,000 (from existing business) 81% Required Investment BDT 60,000(as equity) 19%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5000
Size of shop	:	9 ft x 6 ft= 54 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; G-Max, Sertoninsex, Azin, Others etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur.▪The shop is Rent.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

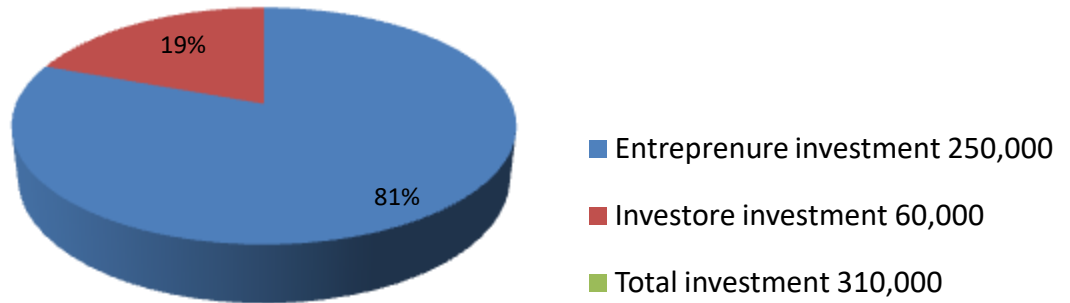
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Medicine	1,400	42,000	504,000
Total variable Expense (B)	1,400	42,000	504,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		0	0
Transportation		500	6,000
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		300	3,600
Gird		0	0
Generator		0	0
Mobile bill		500	6,000
Total fixed Cost (D)		6,800	81,600
Net Profit (E) [C-D]		11,200	134,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Medicine	1	250000	250000	Medicine	1	60000	60,000	310,000
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
	0	0	0		0	0	0	0
Security			0			0	0	0
Total			250000			60000	60,000	310,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
	3,000	90,000	1,080,000	1,134,000	1,190,700
		0	0	0	0
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense		0	0	0	0
	2,100	63,000	756,000	793,800	833,490
Total variable Expense (B)	2,100	63,000	756,000	793,800	833,490
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense			0	0	0
Rent		500	6,000	6,300	6,615
Electricity Bill		0	0	0	0
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	63,000	66,150
Salary(sttaf)		0	0	0	0
Entertainment		300	3,600	3,780	3,969
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		300	3,600	3,780	3,969
Non Cash Item			0	0	0
Depreciation		0	0	0	0
Total Fixed Cost		6,600	79,200	83,160	87,318
Net Profit (E) [C-D]		20,400	244,800	257,040	269,892
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	190,800	200340	210357
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		166800	343140
	Total Cash Inflow	250,800	367,140	553,497
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)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	166,800	343,140	529,497

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 06 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











