

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



Project identification and prepared by: MD. Atikur Rahman,
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FARHAD HOSSAIN FAZLU
Age	:	01-02-1984 (31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brothers 4 Sisters
Address	:	Vill: Borta, P.O: Bangra, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	FAZILA
(iii) Father's name	:	LATE. TAZ UDDIN SARKER
(iv) GB member's info	:	Branch: Khildha kalihati, Centre # 20(Male), Member ID: 1615/2 Group No: 02 Member since: 22-05-1980 To 23-04-2005 (25Years) First loan: 2,000 taka.
Further Information:		Existing loan: Nil, Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	Eleven years experience in running business. Six months.
Other Own/Family Sources of Income	:	Service
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-562609
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE. TAZ UDDIN SARKER joined Grameen Bank since 25 years ago. At first he took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BISMILLAH MEDICAL HALL
Location	:	Baghutia, Kalihati, Tangail.
Total Investment in BDT	:	BDT 3,00,000
Financing	:	Self BDT 1,50,000(from existing business) 50% Required Investment BDT 1,50,000(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 8 ft= 120 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 medicine.▪Provide Bikash, Flexi-load and Electricity bill service.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is owned.▪Collects goods from Kalihati.▪Agreed grace period is 4 months.

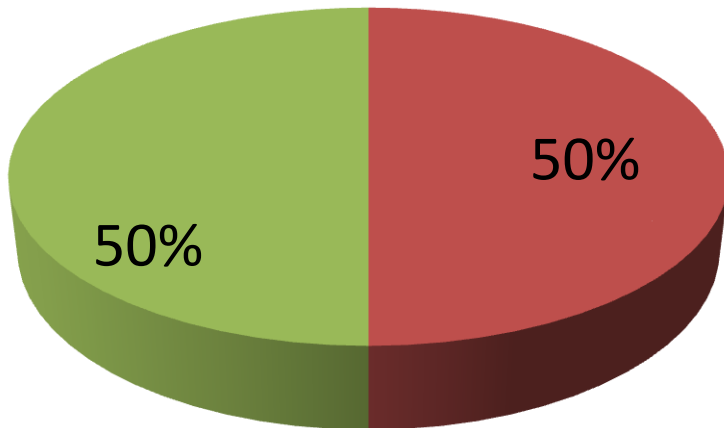
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Medicine	400	12,000	144,000
Bikash & DBBL	200	6,000	72,000
Flexi-load	81	2,430	29,160
Electricity bill	100	3,000	36,000
Total Sales (A)	781	23,430	281,160
Less. Variable Expense			
Medicine	360	10,800	129,600
Total variable Expense (B)	360	10,800	129,600
Contribution Margin (CM) [C=(A-B)]	421	12,630	151,560
Less. Fixed Expense			
Electricity bill		200	2,400
Mobile Bill		350	4,200
Transportation		400	4,800
Salary (self)		5,000	60,000
Generator bill		150	1,800
Entertainment		300	3,600
Guard		150	1,800
Others		400	4,800
Total fixed Cost (D)		6,950	83,400
Net Profit (E) [C-D]		5,680	68,160

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Omiprazole, Paracytamol, Anti biotic, Calcium	15,000	40,000	55,000
Bikash	65,000	50,000	1,15,000
DBBL	20,000	-	20,000
Flexi-load	10,000	-	10,000
Electricity bill	40,000	60,000	1,00,000
Total	1,50,000	1,50,000	3,00,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 150,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Medicine	1,200	36,000	432,000	453,600	476,280
Bikash & DBBL	320	9,600	115,200	120,960	127,008
Flexi-load	81	2,430	29,160	30,618	32,149
Electricity bill	150	4,500	54,000	56,700	59,535
Total Sales (A)	1,751	52,530	630,360	661,878	694,972
Less. Variable Expense					
Medicine	1,080	32,400	388,800	408,240	428,652
Total variable Expense (B)	1,080	32,400	388,800	408,240	428,652
Contribution Margin (CM) [C=(A-B)]	671	20,130	241,560	253,638	266,320
Less. Fixed Expense					
Electricity bill		200	2,400	2,400	2,400
Mobile Bill		450	5,400	6,000	6,500
Transportation		700	8,400	10,500	12,500
Salary (self)		5,000	60,000	60,000	60,000
Generator bill		150	1,800	2,000	2,200
Entertainment		300	3,600	4,000	4,500
Guard		150	1,800	2,000	2,200
Others		400	4,800	5,500	6,000
Total Fixed Cost		7,350	88,200	92,400	96,300
Net Profit (E) [C-D]		12,780	153,360	161,238	170,020
Investment Payback			60,000	60,000	60,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	153,360	161,238	170,020
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		93,360	194,598
	Total Cash Inflow	303,360	254,598	364,618
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	93,360	194,598	304,618

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 11 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





bKash



অনুমোদিত এজেন্ট
স্বাস্থ্য সেবা কেন্দ্র



গ্রামীণফোন

Sacro 20
Omeprazole
B-50 Forte
CALCI-500

banglalink



Napa
Tusca
Zovia
Supratone
সুপ্রাটোন

রবি

ক্রমিক ক্রম	বিশেষ উপকারী পণ্য	মূল্য
০১	সুপ্রাটোন	১০০
০২	সুপ্রাটোন	১০০
০৩	সুপ্রাটোন	১০০
০৪	সুপ্রাটোন	১০০
০৫	সুপ্রাটোন	১০০
০৬	সুপ্রাটোন	১০০
০৭	সুপ্রাটোন	১০০
০৮	সুপ্রাটোন	১০০
০৯	সুপ্রাটোন	১০০
১০	সুপ্রাটোন	১০০



Easy Test
Ace
Napa Extra

airtel







এখানে
TeleCharge
করা হয়

bKash
বিকাশ এজেন্ট
০১৭২৪২৩৭০১১৫

সর্বোচ্চ গতিতে
সরকারি fast
বাংলালিংক 3G

সিগন্যাল	গতি (3G)	গতি (4G)	গতি (5G)
18MB	10	5	
18MB	10	5	
60MB	21	20	
77MB	21	20	
100MB	41	30	
100MB	31	22	
230MB	24	22	
400MB	24	22	
530MB	24	22	
1GB	24	22	
2GB	53	22	
6GB	53	22	



অনুমোদিত এজেন্ট
মোঃ ফাহাদ হোসেন

ফেরিলাড নাথার দে
ল হলে কতপক্ষ







ORIGINAL

THE GENERAL DRUGS ACT, 1940

ORIGINAL



ORIGINAL

LICENCE TO SELL, STOCK AND... BIOLOGICAL AND OTHER SPECIAL PRODUCTS

LICENCE TO SELL, STOCK AND... BIOLOGICAL AND OTHER SPECIAL PRODUCTS

১. এই লাইসেন্সটি বিক্রয়, স্টক রাখা এবং বিতরণের জন্য প্রযোজ্য হবে।

১. এই লাইসেন্সটি বিক্রয়, স্টক রাখা এবং বিতরণের জন্য প্রযোজ্য হবে।

১. This licence will be in force for two years from the date...

2. This licence will be in force for two years from the date...

১. This licence shall be displayed in a prominent place...

১. This licence shall be displayed in a prominent place...

১. This licence shall be displayed in a prominent place...

২. The licensee shall report forthwith to the licensing authority...

৩. No drug to which this licence applied shall be sold unless...

"If the licensee is required for wholesale dealings only delete and enter the word 'wholesale'"

১. এই লাইসেন্সটি বিক্রয়, স্টক রাখা এবং বিতরণের জন্য প্রযোজ্য হবে।

১. This licence shall be displayed in a prominent place...

১. This licence shall be displayed in a prominent place...

Table with 2 columns: Field Name, Value. Includes fields like Name, Address, etc.

১. This licence shall be displayed in a prominent place...



Identification card for Md. Fahad Hossain Fazlu, National ID Card holder.

