

Proposed NU Business Name: **NAHID DENTAL CARE**



Project identification and prepared by: Md Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. IMDADUL HAQUE
Age	:	05-04-1994 (22 Years)
Education, till to date	:	Diploma
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother
Address	:	Vill: Shek nagar P.O: Kazipara , P.S: Kahalu, Dist: Bogra
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. RAFIA AKTER
(iii) Father's name	:	MD. ABDUL MANNAN
(iv) GB member's info	:	Branch: Birkedar Kahalu, Centre # 34(Female), Member ID: 2932/1 , Group No: 06 Member since: 28-02-1995 to 2014 (04 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT Nil
(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 in running business. 02 years in own business. He has a training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-388413
Mother's Contact No.	:	01961-296280
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAFIA AKTER joined Grameen Bank since 20 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAHID DENTAL CARE
Location	:	Khan Tower Ground Floor, Dupchachia
Total Investment in BDT	:	BDT 234,500/-
Financing	:	Self BDT 154,500/-(from existing business) 61% Required Investment BDT 80,000/-(as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 08 ft = 80 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Teeth Treatment, Medicine▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed in the future.▪Collects goods from Bogra & Dhaka▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Long cloth,Panjabi cloth,Bed sheet etc	5000	150000	1800000
Tailoring service	500	15000	180000
Total Sales (A)	5500	165000	1980000
Less Variable Expense			
Long cloth,Panjabi cloth,Bed sheet etc	4500	135000	1620000
Total variable Expense (B)	4,500	135000	1620000
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000
Less Variable Expense			
Rent		4,000	48000
Electricity bill		1000	12000
Transportation		1500	18000
Salary (self)		5000	60000
Entertainment		500	6000
Mobile bill		500	6000
Total fixed cost (D)		12,500	150000
Net Profit (E)= [C-D]		17,500	210000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Camokain	10	150	1500	0	0	0	1500
Hybond Filling	2	3000	6000	0	0	0	6000
Silver Glom	3	15000	45000	0	0	0	45000
Saccurfube	2	1000	2000	0	0	0	2000
compo	3	52	156	0	0	0	156
Murhany	2	2000	4000	0	0	0	4000
Bar	80	80	6400	0	0	0	6400
Mechine	4	120000	480000	1	80,000	80,000	560000
Medicine	10	2000	20000				20000
Security	1	35,000	35000	0	0	0	35000
	117	0	154000	11	0	80,000	234,000

Source of Finance

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Long cloth,Panjabi cloth,Bed sheet etc	7,000	210000	2520000	2646000	2778300
Tailoring service	700	21000	252000	264600	277830
Total Sales (A)	7,700	231000	2772000	2910600	3056130
Less Variable Expense		0	0	0	0
Long cloth,Panjabi cloth,Bed sheet etc	6300	189000	2268000	2381400	2500470
Total variable Expense (B)	6,300	189000	2268000	2381400	2500470
Contribution Margin (CM) [C=(A-B)]	1,400	42000	504000	529200	555660
Less Variable Expense			0	0	0
Rent		4,000	48000	50400	52920
Electricity bill		1200	14400	15120	15876
Transportation		2000	24000	25200	26460
Salary (self)		5000	60000	63000	66150
Salary(Staff)		5,000	60000	63000	66150
Mobile bill		800	9600	10080	10584
Total fixed cost (D)		18,000	216000	226800	238140
Net Profit (E)= [C-D]		24,000	288000	302400	317520
Investment Payback			32,000	32,000	32,000

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

SR#	<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	80,000		
1.2	Net Profit	288,000	302400	317520
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		248,000	510400
	Total Cash Inflow	388,000	550400	827920
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)	32000	32,000	32,000
	Total Cash Outflow	140,000	32000	32000
3	Net Cash Surplus	248,000	510400	787920

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01,Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

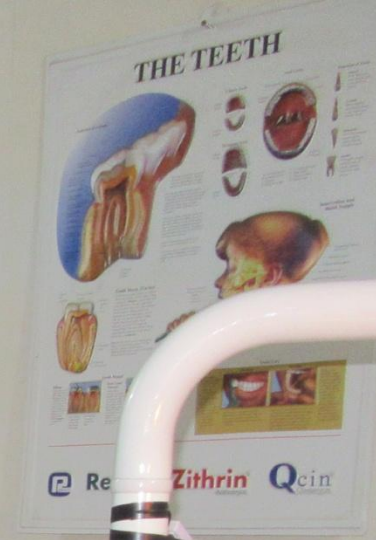
Theft
Fire
Political unrest

Pictures











মাহিদ ডেন্টাল ক্লিনিক

খাঁন টাওয়ার (বিচ ওলা), হাসপাতাল গাট, দুর্গাচিয়া, বগুড়া।

ডাঃ মাহিদ
ডেন্টাল ক্লিনিক
বগুড়া
ফোন: ০১৭৬০-৩১১০৩৪



FAMILY PICTURE

