

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



Project identification and prepared by: MD.Majnu Hossen,
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Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIJOY KUMAR
Age	:	12-08-1985 (32 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2Bother 1 Sister
Address	:	Vill: Botuyabari, P.O: Pacibari P.S: Dhount, 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	:	
(iii) Father's name	:	SREEMOTI. AROTHI RANI
(iv) GB member's info	:	SUKUMAR CHONDDO SHIL Branch: Dhount, Centre # 30 (Female), Member ID: 3251/2; Group No:07 Member since: 20-12-2002 (15 Years)
Further Information:		First loan: -2,000
(v) Who pays GB loan installment	:	Existing Loan: BDT 10,000, Outstanding loan: 10,000/-
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	6 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-660314
Mother's Contact No.	:	01718-090722
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI. AROTHI RANI joined Grameen Bank since 15 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHAITEE DENTAL CARE
Location	:	Kondokarpar, Sherpur.
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 160,000/-(from existing business) 70% Required Investment BDT 700,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Trigon 1g, Sef-3, Prosef, Cefaclav, Z-Max, Etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

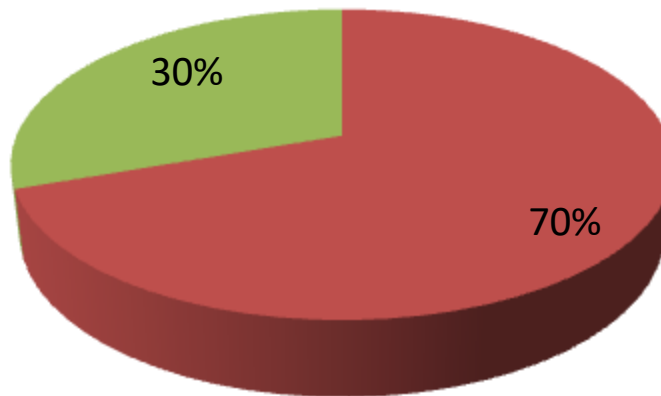
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Trigon 1g, Sef-3, Prosef, Cefaclav, Z-Max, Etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Trigon 1g, Sef-3, Prosef, Cefaclav, Z-Max, Etc.	1,875	56,250	675,000
Total variable Expense (B)	1,875	56,250	675,000
Contribution Margin (CM) [C=(A-B)]	625	18,750	225,000
Less. Fixed Expense			
House rant		3,000	36,000
Electricity Bill		200	2,400
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staf)		2,000	24,000
Entertainment		500	6,000
Mobile Bill		300	3,600
Total fixed Cost (D)		13,000	156,000
Net Profit (E) [C-D]		5,750	69,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Trigon 1g	10	180	1800	30	180	5400	7200
Sef-3	5	1050	5,250	15	1050	15750	21000
Prosef	20	250	5000	30	250	7500	12500
Cefaclav	10	260	2600	25	260	6500	9100
Clinosnw	10	450	4500	20	450	9000	13500
Z-Max	10	180	1800	30	180	5400	7200
Cefoteim,Ofcof	110	114	12500	100	114	11400	23900
Other	-	-	12950			9050	9050
Security			110,000				110,000
Total	704		160,000			50,000	230,000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 70,000
- Total 230,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Trigon 1g, Sef-3, Prosef, Cefaclav, Z-Max, Etc.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense	0				
Trigon 1g, Sef-3, Prosef, Cefaclav, Z-Max, Etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
Total variable Expense (B)	3,000	90,000	1,080,000	1,134,000	1,190,700
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
House rant		3000	36,000	36,000	36,000
Electricity Bill		200	2,400	2,400	2,400
Transportation		2000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		2000	24,000	24,000	24,000
Entertainment		500	6,000	6,000	6,000
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		13,100	157,200	157,200	157,200
Net Profit (E) [C-D)		16,900	202,800	220,800	239,700
Investment Payback			28,000	28,000	28,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	202,800	220,800	239,700
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		174,800	367,600
	Total Cash Inflow	272,800	395,600	607,300
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	174,800	367,600	579,300

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:03 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











FAMILY PICTURE

