

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



Project identification and prepared by: MD Bellal Hossain
Dagonvuiyan Unit, Feni
Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:JAHANGIR ALAM SANTO
Age	:	01-01-1985 (34 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	02Doughters
No. of siblings:	:	02 Brothers,03 Sisters
Address	:	Villi: South Alipur, P.O: Somibhuyain Hat, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE: ROUSHON ARA BEGUM
(iii) Father's name	:	LATE ABU BAKKAR SIDDIQUE
(iv) GB member's info	:	Branch:Chorparboty companiongong , Centre # 05(Female), Member ID: 1575, Group No: 02 Member since: 07/02/1995-2001 (06Years) First loan: BDT 5000 /-
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 0
(v) Who pays GB loan installment	:	Mother
(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	:	13years experience in running business. 13 Years in own business. He has 02 training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713616127
Family's Contact No.	:	01824733725
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LET:ROUSHON ARA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MAMUN MEDICAL HALL
Location	:	Chowdharyhat road, Mokbulayer tack, Doganbhuyain,Feni.
Total Investment in BDT	:	BDT 165100/-
Financing	:	Self BDT 105100/- (from existing business) 64% Required Investment BDT 60,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; omeprazol,cefradin,Azithromycin,cefuroxime etc. ▪Average 10% gain on sales. ▪The shop is won. ▪The business is operating by entrepreneur. Existing no employee. ▪One will be appointed after getting equity money <p>Collects goods from Doganbhuyain</p> <ul style="list-style-type: none"> ▪Agreed grace period is 3 months.

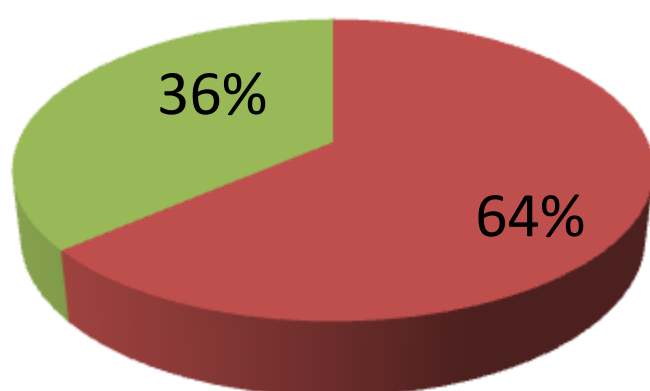
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
omeprazol,cefradin,Azithromycin,cefuroxime	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
omeprazol,cefradin,Azithromycin,cefuroxime	3600	108000	1296000
Total variable Expense (B)	3600	108000	1296000
Contribution Margin (CM) [C=(A-B)]	400	12000	144000
Less Variable Expense			
Rent		0	0
Electricity bill		350	4200
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		0	0
Generator		0	0
Mobile bill		500	6000
Total fixed cost (D)		7000	84000
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Tab.Omeprazol	30	500	15000	36	500	18000	33000
Tab.Azithromycin	40	360	14400	50	360	18000	32400
Tab.cefradin	50	320	16000	30	320	9600	25600
Tab.Cefurixime	20	360	7200	40	360	14,400	21,600
Sye.Azithromycin	50	130	6500	0	0	0	6,500
Sye.cefradin	40	80	3200	0	0	0	3200
Sye.Cefurixime	15	180	2700	0	0	0	2,700
Tab.Pracitamall	15	500	7500	0	0	0	7,500
Tab.Ciprocyin	30	420	12600	0	0	0	12,600
Others	0	0	20000	0	0	0	20,000
Total	0	0	105100	0	0	60,000	165,100

Source of Finance



- Entrepreneur's Contribution 105,100
- Investor's Investment 60,000
- Total 165,100

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
omeprazol,cefradin,Azithromycin,cefuroxime	7500	225000	2700000	2835000	2976750
Total Sales (A)	7500	225000	2700000	2835000	2976750
Less Variable Expense					
omeprazol,cefradin,Azithromycin,cefuroxime	6750	202500	2430000	2551500	2679075
Total variable Expense (B)	6750	202500	2430000	2551500	2679075
Contribution Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Variable Expense					
Rent		0	0	0	0
Electricity bill		350	4200	4400	4600
Transportation		1300	15600	15800	16000
Salary (self)		5000	60000	60000	60000
Salary(staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Gird		0	0	0	0
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		12500	150000	150600	151200
Net Profit (E)= [C-D]		10000	120000	132900	146475
Investment Payback			24000	24000	24000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	120000	132900	146475
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		96,000	204,900
	Total Cash Inflow	180,000	228,900	351,375
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	24000	24000
3	Net Cash Surplus	96,000	204,900	327,375

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:00
Experience & Skill : 15 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

