

Proposed NU Business Name: **MRIDUL MADICAL HALL**



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Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAMSUL ALOM
Age	:	06-04-1983(23 Years)
Education, till to date	:	mastaes
Marital status	:	Married
Children	:	1 Son & 1 Daughter
No. of siblings:	:	3 Brother & 2sister
Address	:	Vill: kobiraj bari P.O: kobiraj bari P.S:donbari 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	:	MOST :SAMCHUR NAHAR
(iii) Father's name	:	MD :MOTIAR ROHMAN
(iv) GB member's info	:	Branch: bsighat , Centre # 23(Female), Member ID: 2731, Group No: 03 Member since: 1997 raining(20Years) First loan: BDT 5000Taka.
Further Information:		Existing loan: 20000 Outstanding loan: 0
(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	:	5years 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.	:	01939-088729
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAMCHUR NAHAR Joined Grameen Bank Since 20 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Cow Agriculture And Home Development.

Proposed Nobin Udyokta Business Info

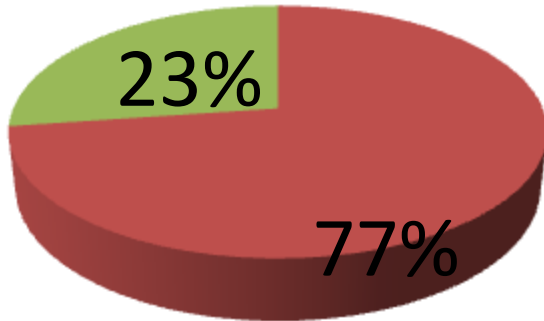
Business Name	:	MRIDUL MADECAL HALL
Location	:	dopakhali Bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 300,000
Financing	:	Self BDT 230,000(from existing business) 77% Required Investment BDT 70,000(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	17ft x 13 ft= 221 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; medicine ,Etc▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing No Employee.▪The shop is Rented▪Collects goods from donbari.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Madecin SKF,ACI, REPCHF ,Etc	4,000	120,000	1440,000
	0	0	0
Total Sales (A)	4,000	120,000	1440,000
Less. Variable Expense			
Madecin SKF,ACI, REPCHF ,Etc	3400	102,000	1224,000
	0	0	0
Total variable Expense (B)	3400	102,000	1224,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		300	3,600
Transportation		500	6,000
Entertainment		700	8,400
Salary (staff)		0	0
Bank service Charge		0	0
Total fixed Cost (D)		7,900	94,800
Net Profit (E) [C-D]		10,100	121,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
SQUER			40,000			20,000	60,000
SKF			30,000			20,000	50,000
ACI			25,000				25,000
INCEPTA			20,000			20,000	20,000
REPCHF			25,000				
ASIATCE			20,000				
OTHER			20,000			10,000	10,000
Security			50,000				50,000
Total			230,000		1	70000	300,000



**Entrepreneur
Investment:230,000
Investor Investment:70,000
Total Investment:300,000**

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Madecin SKF,ACI, REPCHF ,Etc	4000	120,000	1440,000	1512,000
Total Sales (A)	4000	120,000	1440,000	1512,000
Less. Variable Expense		0		0
Madecin SKF,ACI, REPCHF ,Etc	3400	102,000	1224,000	1285,000
Total variable Expense(B)				
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800
Less. Fixed Expense				
Rent		1000	10,000	10,000
Electricity Bill		200	2,400	2,500
Mobile Bill		200	2,400	2,500
Salary (self)		5000	60000	60,000
Transportation		500	6,000	12,000
Entertainment		700	8,400	8,500
Salary(staff)		0	0	0
Gurd		300	3,600	3,600
Total Fixed Cost		7,900	94,800	95,100
Net Profit (E) [C-D)		20,950	121,200	131,700
Investment Payback			42,000	42,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	121,200	131,700
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		79,200
	Total Cash Inflow	191,200	210,900
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)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	79,200	168,900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 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

