

Proposed NU Business Name: **NILAY MEDICAL HAL**



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Modhupur Unit, Tangail.

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	GOLAM MOSTOFA
Age	:	30-12-1996(21 Years)
Education, till to date	:	H,S,C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	05 Brothers, 05 Sisters
Address	:	Vill: Pirojpur, P.O: Kakraid, P.S: Modhupur, 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	:	GABEDA BEGUM
(iii) Father's name	:	ABDULLAH
(iv) GB member's info	:	Branch: Arunkhula ,Centre # 72 (Female), Member ID: 7658, Group No: 02, Member since: 2014-2017 raining(03Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 24,560,Outstanding loan:BDT 20,710
(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..	:	

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 on business & 03 years experience in running business. He has 03 Month training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-142780
Family's Contact No.	:	01980-871974
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

GABEDA BEGUM Joined Grameen Bank Since 03 Years Ago. At First She Took 5000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business .

Proposed Nobin Udyokta Business Info

Business Name	:	NILAY MEDICAL HAL
Location	:	Zalchatro Bazaar, Modhupur,Tangail.
Total Investment in BDT	:	BDT 115200/-
Financing	:	Self BDT 65200(from existing business) 57% Investors Investment BDT 50,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft*05ft= 50 Square ft
Security of the shop	:	20,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like paracetamol, renitid,omeprazol,ceproscin,azitromicin etc▪Average 15% gain on sale▪The business is operating by entrepreneur. Existing no Employe.▪The Shop is Rented▪Collects goods from Modhupur.▪Agreed grace period is 3 months.

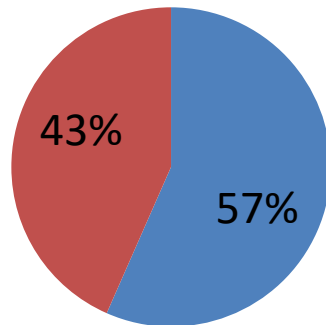
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
paracetamol, renitid,omeprazol,ceproscin,azitromicin etc	3,000	90,000	1080000
Total Sales (A)	3,000	90,000	1080000
Less. Variable Expense			
paracetamol, renitid,omeprazol,ceproscin,azitromicin etc	2,550	76,500	918000
	0	0	0
	0	0	0
Total variable Expense (B)	2,550	76,500	918000
Contribution Margin (CM) [C=(A-B)]	450	13,500	162000
Less. Fixed Expense			
Rent		600	7,200
Electricity bill		100	1,200
Transportation		300	3,600
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		300	3,600
Guard		100	1,200
Genaretor		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		6,700	80,400
Net Profit (E) [C-D]		6,800	81,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
paracetamol	1	17000	17,000	1	17000	17,000	34,000
renitid	1	4000	4,000	1	4000	4000	8,000
omeprazol	1	1000	1,000	0	1000	0	1,000
ceprocin	1	700	700	1	700	700	1,400
azitromicin	1	1000	1,000	0	1000	0	1,000
serap	1	1500	1,500	1	1500	1500	3,000
injection	1	20000	20,000	1	20000	20000	40,000
bkash	0	0	0	0	0	0	0
other	0	7000	0	1	6800	6800	6,800
Security			20,000	0	0	0	20,000
Total			65,200	0		50,000	115,200

Source of Finance



■ Entrepreneur Investment :65200

■ Investor Investment : 50000

■ Total Investment: 115200



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	
Revenue (sales)					
paracetamol, renitid,omeprazol,ceproscin,azitromicin etc	3,500	105,000	1,260,000	1,323,000	
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	
Less. Variable Expense					
paracetamol, renitid,omeprazol,ceproscin,azitromicin etc	2,975	89,250	1,071,000	1,124,550	
Total variable Expense(B)	2,975	89,250	1,071,000	1,124,550	
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000	198,450	
Less. Fixed Expense					
Rent		600	7,200	7,200	
Electricity bill		100	1,200	1,300	
Transportation		400	4,800	5,100	
Salary (self)		5000	60,000	60,500	
Salar (staff)		0	0	0	
Entertainment		400	4,800	5,100	
Guard		100	1200	1200	
Genaretor		0	0	0	
Mobile bill		400	4,800	5,000	
Total fixed Cost (D)		7,000	84,000	85,400	
Net Profit (E) [C-D]		8,750	105,000	113,050	
Investment Payback			30,000	30,000	

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	50,000	
1.2	Net Profit	105,000	113,050
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		75,000
	Total Cash Inflow	155,000	188,050
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	75,000	158,050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 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

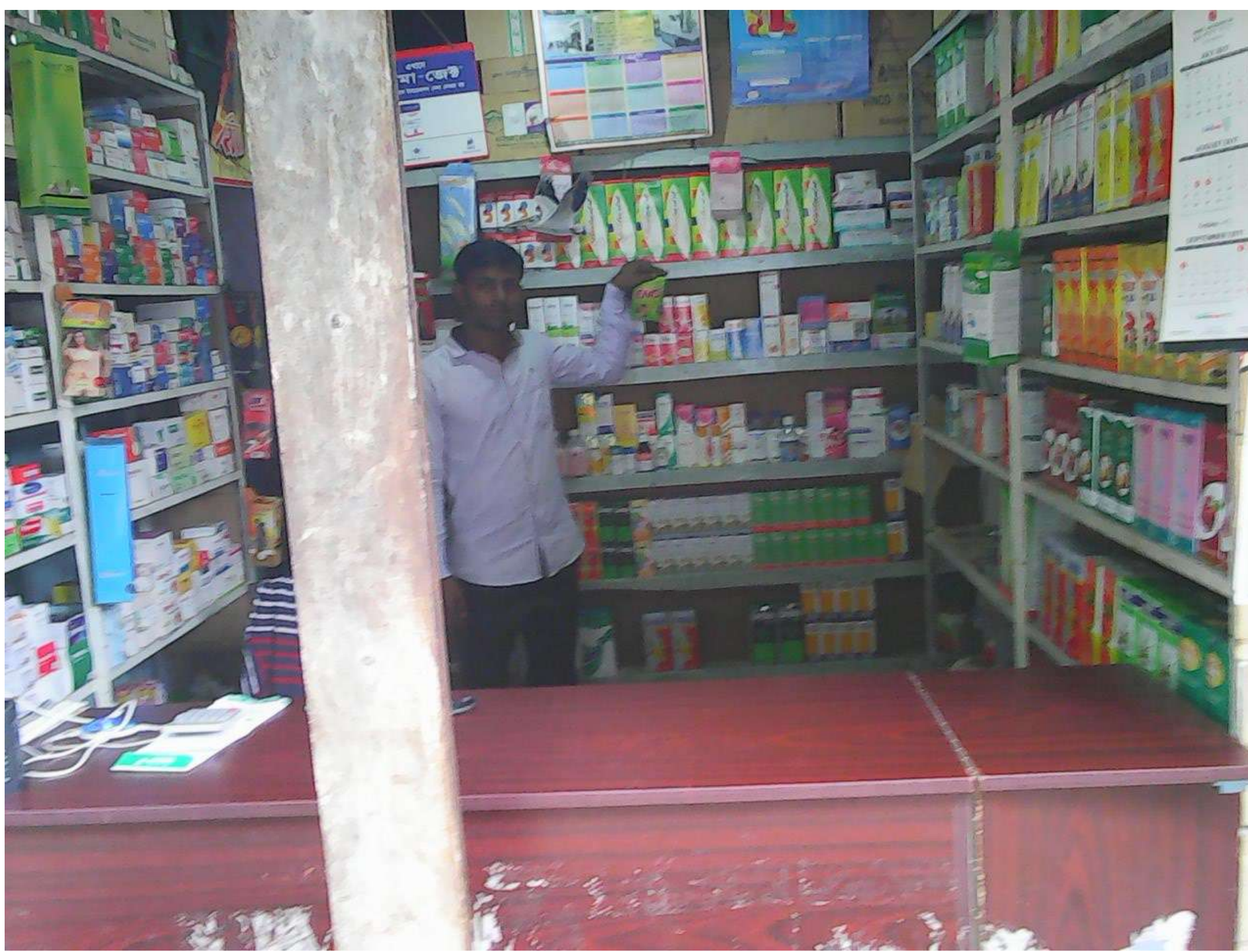
Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

