

Proposed NU Business Name: **MS ARIF MEDICAL HALL**



Project identification and prepared by: Md Ataur Rahman,
Sokhipur Unit, Tangail

Project verified by: Md Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	ARIFUL ISLAM
Age	:	10-04-1986 (31 Years)
Education, till to date	:	BBS
Marital status	:	Married
Children	:	02 Daughter
No. of siblings:	:	01 Sister
Address	:	Vill: Langulia, P.O: Boali, P.S: Sokhipur , 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	:	AMENA BEGUM
(iii) Father's name	:	KHORSHED ALAM
(iv) GB member's info	:	Branch: Jadobpur Sokhipur, Centre # 20 (Female), Member ID: 6882, Group No: 09 Member since: 05-08-1997 (20 Years) First loan: BDT 30,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 13680/-
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-946284
Mother's Contact No.	:	01778-863559
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM joined Grameen Bank since 20 years ago. At first she took 30,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS ARIF MEDICAL HALL
Location	:	Nangalia, Sokhipur, Tangail
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/-(from existing business) 62% Required Investment BDT 50,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Medicine retailer.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Tangail.▪The shop is rented.▪Agreed grace period is 3 months.

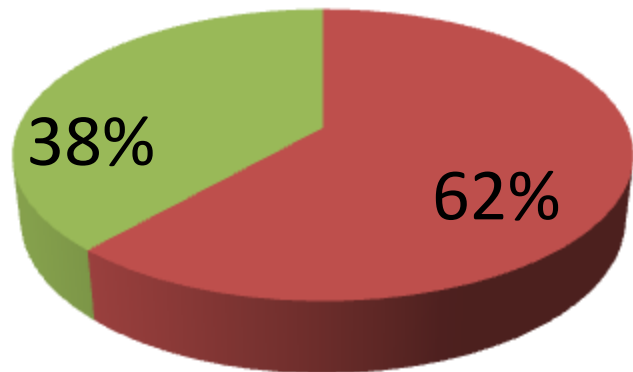
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Medicine	85,000	1,020,000
Total Sales (A)	85,000	1,020,000
Less. Variable Expense		
Medicine	72,250	867,000
Total variable Expense (B)	72,250	867,000
Contribution Margin (CM) [C=(A-B)]	12,750	153,000
Less. Fixed Expense		
Electricity Bill	200	2,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Rent	400	4,800
Entertainment	200	2,400
Transportation	800	9,600
Total fixed Cost (D)	6,900	82,800
Net Profit (E) [C-D]	5,850	70,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Azithromycin	1	25000	25,000	1	10000	10,000	35,000
Ciprofloxacin	1	10000	10,000	1	10000	10,000	20,000
Paracytamol	1	3000	3,000	1	10000	10,000	13,000
Antibiotic	1	6000	6,000	1	10000	10,000	16,000
Pain killer	1	8000	8,000	1	10000	10,000	18,000
Vitamin	1	23000	23,000	0	0	0	23,000
Others	1	5000	5,000	0	0	0	5,000
Total	7	80000	80,000	5	50,000	50,000	130,000

Source of Finance



- Entrepreneur's Contribution 80,000
- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Medicine	115,000	1,380,000	1,449,000	1,521,450
Total Sales (A)	115,000	1,380,000	1,449,000	1,521,450
Less. Variable Expense				
Medicine	97,750	1,173,000	1,231,650	1,293,233
Total variable Expense (B)	97,750	1,173,000	1,231,650	1,293,233
Contribution Margin (CM) [C=(A-B)]	17,250	207,000	217,350	228,218
Less. Fixed Expense				
Electricity Bill	200	2,400	2,400	2,400
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Rent	400	4,800	11,500	13,500
Entertainment	200	2,400	3,000	4,000
Transportation	800	9,600	10,500	11,500
Total Fixed Cost	6,900	82,800	91,400	95,900
Net Profit (E) [C-D]	10,350	124,200	125,950	132,318
Investment Payback		20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	124,200	125,950	132,318
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		104,200	210,150
	Total Cash Inflow	174,200	230,150	342,468
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	104,200	210,150	322,468

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

