

Proposed NU Business Name: SEBA MEDICAL HALL

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Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR AHAMMED BOKUL
Age	:	01-01-1984 (33Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	4 Brothers, 03 Sisters
Address	:	Vill: Char Sahabikari P.O: Kachari Pukur P.S: Sonagazi 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	:	HOSNE ARA BEGUM
(iii) Father's name	:	SHEKH AHAMMED
(iv) GB member's info	:	Branch : Charsahabikar, Sonagazi Centre 17 (Female), Member ID: 3923, Group No: 07 Member since: 12-08-2010 (07years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000, Outstanding Loan: 4000
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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.)	:	yes
Business Experiences and Training Info	:	13 years experience in running business.12 Years in own business He has 2 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819339438
Family's Contact No.	:	01990158240
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HOSNE ARA BEGUM joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

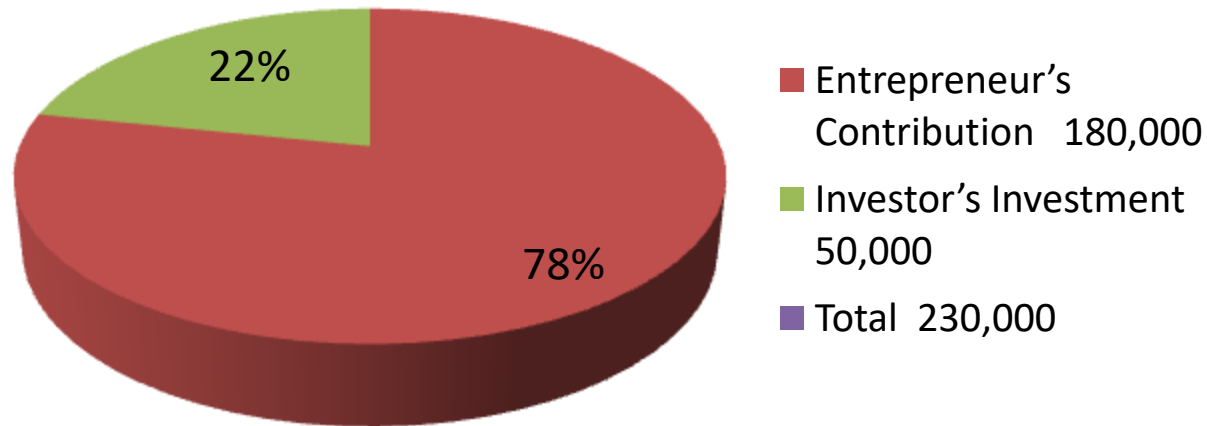
Proposed Nobin Udyokta Business Info

Business Name	:	SEBA MEDICAL HALL
Location	:	Karamotiya Bazar, Sonagazi, Feni
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180000/- (from existing business) 78% Required Investment BDT 50,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft= 100 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Medicine Item, e.t.c▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from Local Feni.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Medicine Item etc.	2200	66000	792000
	0	0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Medicine Item etc.	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contribution Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportation		400	4800
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		300	3600
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		8400	100800
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Medicine Item etc.			80,000			50,000	130,000
security			100,000			0	100,000
	0	0	180,000	0	0	50,000	230,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Medicine Item etc.	2700	81000	972000	1020600	1071630
0	0	0	0	0	0
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
Medicine Item etc.	2160	64800	777600	816480	857304
Total Variable Expense	2160	64800	777600	816480	857304
Contributon Margin (CM) [C=(A-B)]	540	16200	194400	204120	214326
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		300	3600	3600	3600
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		8400	100800	101440	102092
Net Profit (E)= [C-D]		7800	93600	98280	103194
Investment Pay Back			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	93,600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73600	151880
	Total Cash Inflow	143,600	171,880	255,074
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	73,600	151,880	235,074

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
Experience & Skill : 13years
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