

Proposed NU Business Name: KHUSI UNANI MEDICIN



*Project identification and prepared by: Aman ulla
Dagonvuiyan Unit, Feni*

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

<i>Name</i>	:	ABDUL HOQUE
<i>Age</i>	:	01-06-1982 (35 Years)
<i>Education, till to date</i>	:	Class Ten
<i>Marital status</i>	:	Married
<i>Children</i>	:	01Sone,01Doughters
<i>No. of siblings:</i>	:	03 Brothers,04 Sisters
<i>Address</i>	:	Villi: Gonipur, P.O: Dagonbhuyain, P.S: Dagonbhuyain, Dist: Feni
<i>Parent's and GB related Info</i>		
<i>(i) Who is GB member</i>	:	Mother <input checked="" type="checkbox"/> Fath <input type="checkbox"/>
<i>(ii) Mother's name</i>	:	AMANA BEGUM
<i>(iii) Father's name</i>	:	LETE:MD:SOFIULLA
<i>(iv) GB member's info</i>	:	Branch:Dagonbhuyain, Centre # 06(Female), Member ID: 2172, Group No: 03 Member since: 2003-2008 (06Years) First loan: BDT 5000 /-
<i>Further Information:</i>		<i>Existing Loan: BDT 15,000, Outstanding loan: Nill</i>
<i>(v) Who pays GB loan installment</i>	:	Father
<i>(vi) Mobile lady</i>	:	No
<i>(vii) Grameen Education Loan</i>	:	No
<i>(viii) Any other loan like GB, BRAC ASA etc..</i>	:	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	:	08years experience in running business. 01 Years in own business. He has 07 training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01845121236
Family's Contact No.	:	01636946915
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonbhuyain Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMANA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	KHUSI UNANI MEDICIN
Location	:	Gojaria road, Doganbhuyain,Feni.
Total Investment in BDT	:	BDT 158400/-
Financing	:	Self BDT 108400/- (from existing business) 68% Required Investment BDT 50,000/- (as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12ft x 10 ft= 120 square ft
Security	:	30000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Unani Medicine items. ▪Average 15% gain on sales. ▪The shop is Ranted. ▪The business is operating by entrepreneur. Existing One employee. ▪One will be appointed after getting equity money <p>Collects goods from Feni</p> <ul style="list-style-type: none"> ▪Agreed grace period is 3 months.

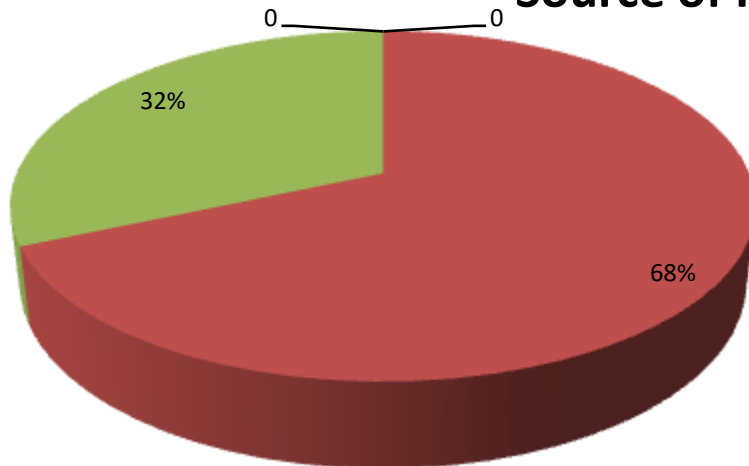
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Unani Medicine items.	5,000	150000	1800000
Total Sales (A)	5000	150000	1800000
Less Variable Expense			
▪Unani Medicine items.	4250	127500	1530000
Total variable Expense (B)	4250	127500	1530000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less Variable Expense			
Rent		1500	18000
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		300	3600
Gird		100	1200
Generator		150	1800
Mobile bill		500	6000
Total fixed cost (D)		9050	108600
Net Profit (E)= [C-D]		13450	161400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
syr. Sinkara	50	150	7500	100	150	15000	22500
syr.Basok	20	60	1200	0	0	0	1200
syr.Karmina	30	160	4800	0	0	0	4800
syr.kalogira	40	200	8000	80	200	16000	24000
syr.safi	20	150	3000	0	0	0	3000
syr.vp	20	150	3000	0	0	0	3000
syr.Kafsin	15	60	900	0	0	0	900
others	0	0	50000	0	0	19000	69000
Security	0	0	30000	0	0	0	30000
Total			108400			50000	158400

Source of Finance



- Entrepreneur's Contribution 108,400
- Investor's Investment 50,000
- Total 158,400

Financial Projection (BDT)

<i>Paticular</i>	<i>Daily</i>	<i>Monthly</i>	<i>Year1</i>	<i>Year 2</i>
Revenue(Sales)				
Unani Medicine items.	6500	195000	2340000	2457000
Total Sales (A)	6500	195000	2340000	2457000
Less Variable Expense				
Unani Medicine items.	5525	165750	1989000	2088450
Total variable Expense (B)	5525	165750	1989000	2088450
Contribution Margin (CM) [C=(A-B)	975	29250	351000	368550
Less Variable Expense				
Rent		1500	18000	18000
Electricity bill		1000	12000	12500
Transportation		1500	18000	18500
Salary (self)		5000	60000	60000
Salary(staff)		5000	60000	60000
Entertainment		300	3600	3600
Gird		100	1200	1200
Generator		150	1800	1800
Mobile bill		700	8400	9000
Total fixed cost (D)		15250	183000	184600
Net Profit (E)= [C-D]		14000	168000	176400
Investment Payback			30000	30000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	<i>Cash Inflow</i>		
1.1	<i>Investment Infusion by Investor</i>	50,000	
1.2	<i>Net Profit</i>	168000	176400
1.3	<i>Depreciation (Non cash item)</i>		
1.4	<i>Opening Balance of Cash Surplus</i>		138,000
	Total Cash Inflow	218,000	314,400
2	<i>Cash Outflow</i>		
2.1	<i>Purchase of Product</i>	50,000	
2.2	<i>Payment of GB Loan</i>		
2.3	<i>Investment Pay Back (Including Ownership Tr. Fee)</i>	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	138,000	284,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:00
Experience & Skill : 08 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













শহীদ ইউনানী মোডার্ন

স্বাস্থ্য হেফিম দ্বারা চিকিৎসা সেবা দেওয়া হয়
সংস্পর্ক :- সার্বক্ষনিক # ০১৮৪৫-১২১২৩৬

গজারিয়া রোড
দাগনভূঞা, ফেনী।

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FAMILY PICTURE

