

Proposed NU Business Name: **FORAYAZEE MEDICAL HALL**



Project identification and prepared by: Md.Nasir uddin sheikh
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JAMAL UDDIN
Age	:	01/011/1985 (32 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	04 Brother 01 Sisters
Address	:	Vill:East shilua , P.O: East shilua P.S: Chagal naiya, 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	:	NURJAHAN BEGUM
(iii) Father's name	:	FOEZ AHMED
(iv) GB member's info	:	Branch: Pathan nager, Centre # 12/(Female), Member ID:5345/1, Group No: 02 Member since: 05-03-2003-2009 (6 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 0,00/-
(v) Who pays GB loan installment	:	Mother
(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	:	Eight years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01814-255913
Mother's Contact No.	:	01839-014490
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

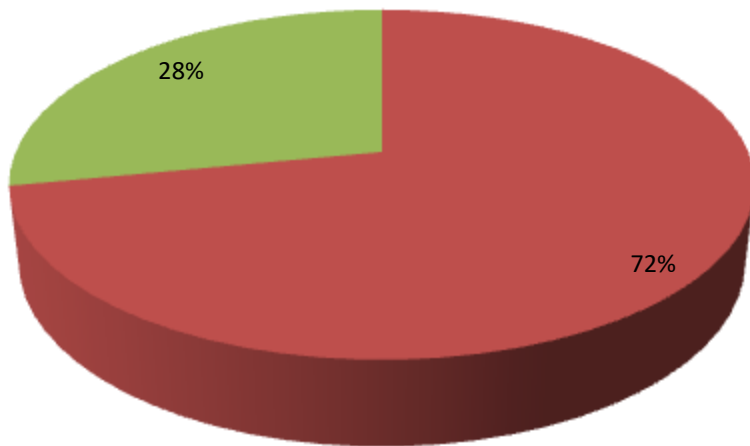
NURJAHAN BEGUM joined Grameen Bank since 8 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	MD JAMAL UDDIN
Location	:	Daiya Bibir Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 1,78,000/-
Financing	:	Self BDT 1,28,000/- (from existing business) 72% Required Investment BDT,50,000(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150 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 fimaxol,feocosec,cefradin,fiorocled,ache plus,▪Average 20% gain on sale.▪The business is operating by entrepreneur. 1 employee.▪He is doing his business in Renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
fimaxol,feocosec,cefradin,fiorocled,ache plus,	2200	66000	792000
	0	0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
fimaxol,feocosec,cefradin,fiorocled,ache plus,	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		2500	30000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 4		2000	24000
Entertainment		200	2400
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		11000	132000
Net Profit (E)= [C-D]		2200	26400

Investment Breakdown							
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
faimaxol	20	500	10,000	20	500	10,000	20,000
fewcosec	40	400	16,000	40	400	16,000	32,000
sefradin	40	400	16,000	20	400	8,000	24,000
fewrocled	40	300	12,000	40	300	12,000	24,000
napa xtra	40	300	12,000	14	300	4,200	16,200
ache plus	40	250	10,000			0	10,000
sefixim	40	300	12,000			0	12,000
others	1	20,000	20,000			0	20,000
security	1	20,000	20,000			0	20,000
			0			0	0
Total	262	42450	128,000	134	1,900	50,000	178,000



- Entrepreneur's Contribution 128,000
- Investor's Investment 50,000
- Total 178,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
fimaxol,feocosec,cefradin,fiorocled,ache plus,	2700	81000	972000	1020600	1071630
0	0	0	0	0	0
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
fimaxol,feocosec,cefradin,fiorocled,ache plus,	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		2500	30000	30000	30000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		2000	24000	24000	24000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		11000	128400	128980	129569
Net Profit (E)= [C-D]		5200	62400	65520	68796
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	50,200		
1.2	Net Profit	62,400	65520	68796
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		42400	87920
	Total Cash Inflow	112,600	107,920	156,716
2	Cash Outflow			
2.1	Purchase of Product	50,200		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,200	20,000	20,000
3	Net Cash Surplus	42,400	87,920	136,716

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Daiya Bibir Bazar,
Chagalnaiya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



विद्यया ऽमृतमश्नुते
अविद्यया ऽमृतमश्नुते

सर्वज्ञानं सत्यं तस्यै
सर्वज्ञानं सत्यं तस्यै
सर्वज्ञानं सत्यं तस्यै







