

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



Project identification and prepared by: MD: Kamal Hossain,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MOZAMMAL HOSSAIN</b>
Age	:	01-01-1984 ( 33 Years)
Education	:	SSC
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother
Address	:	Vill: West Selonia; P.O:Hajir Bazar ; P.S: Feni Sadar ; 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	:	<b>BIBI JOHORA</b>
(iii) Father's name	:	<b>ALI HOSSSEN</b>
(iv) GB member's info	:	Branch: Kalydho . Centre # 15 (Female), Member ID: 2430, Group No: 07 Member since: 2000 to 2012 (12 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 40,000 Outstanding loan: No
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(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	:	07 years experience in running business. 07 Years in own business. He has (03 Month) training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-009494
Family's Contact No.	:	01840-805366
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BIBI JOHORA** joined Grameen Bank since 12 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAA MEDICAL HALL</b>
Location	:	Lal Pul Bazar, Feni Sadar, Feni
Total Investment in BDT	:	BDT 206,000/-
Financing	:	Self BDT 156,000/- (from existing business) 76% Required Investment BDT 50,000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security	:	50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Tablet, Capsule, Injection, Syrup etc</li><li>▪Average 10% gain on sales.</li><li>▪The shop is Rented.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

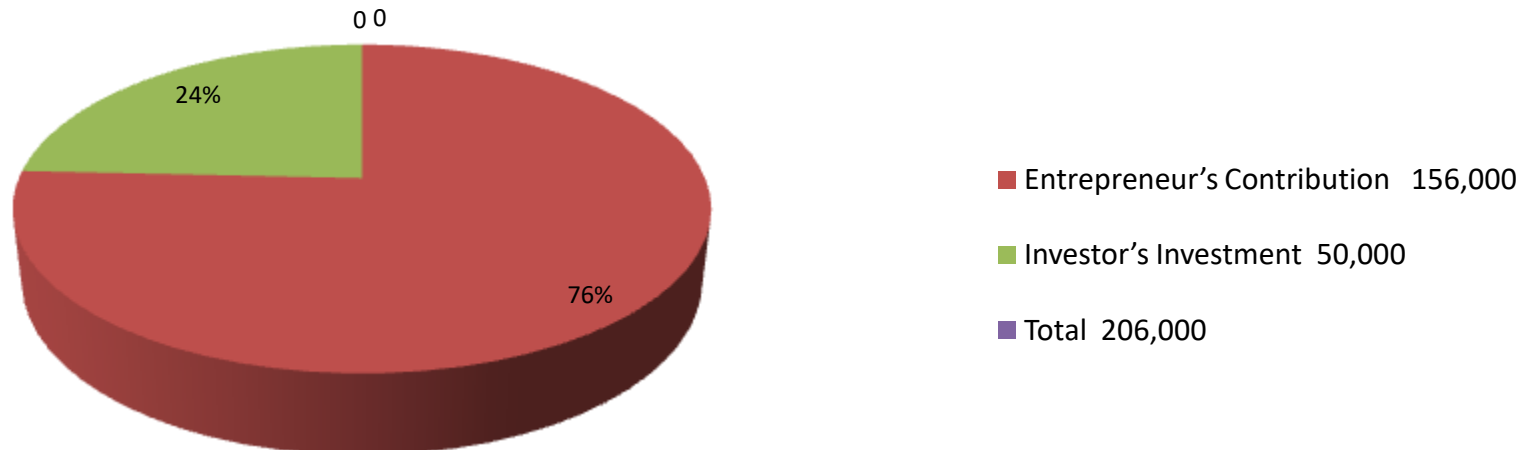
## Existing Business (BDT)

Particulars	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Tablet, Capsule, Injection, Syrup etc	3,000	90,000	1,080,000
<b>Total Sales (A)</b>	3,000	90,000	1,080,000
<b>Less Variable Expense</b>			
Tablet, Capsule, Injection, Syrup etc	2,700	81,000	972,000
<b>Total variable Expense (B)</b>	2,700	81,000	972,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Less Variable Expense</b>			
Rent		1,800	21,600
Electricity bill		200	2,400
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
<b>Total fixed cost (D)</b>		<b>8,100</b>	<b>97,200</b>
<b>Net Profit (E)= [C-D]</b>		<b>900</b>	<b>10,800</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
OmiPlazul	30	500	15,000	30	500	15,000	30,000
Syruf	200	40	8,000	200	40	8,000	16,000
Tablat	30	300	9,000	30	300	9,000	18,000
Capsul	10	200	2,000	10	200	2,000	4,000
Saline	20	100	2,000	20	100	2,000	4,000
Injaction	50	350	17,500	40	350	14,000	31,500
Cream	50	50	2,500	0	0	0	2,500
Load, bkash	1	30000	30,000	0	0	0	30,000
Others	1	20000	20,000	0	0	0	20,000
Security	1	50000	50,000	0	0	0	50,000
<b>Total</b>	<b>393</b>	<b>101540</b>	<b>156,000</b>	<b>330</b>	<b>1490</b>	<b>50,000</b>	<b>206,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
<b>Revenue(Sales)</b>				
Tablet, Capsule, Injection, Syrup etc	4000	120000	1440000	1512000
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>
<b>Less Variable Expense (B)</b>				
Tablet, Capsule, Injection, Syrup etc	3600	108000	1296000	1360800
<b>Total Variable Expense</b>	<b>3600</b>	<b>108000</b>	<b>1296000</b>	<b>1360800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12000</b>	<b>144000</b>	<b>151200</b>
<b>Less Fixed Expense</b>				
Rent		1,800	21600	21600
Electric Bill		200	2400	28800
Transportaion		500	6000	6300
Salary (Self)		5,000	60000	60000
Salary (Staff)		300	3600	3600
Entertainment		400	4800	4800
Guard			0	0
Generator			0	0
Mobile Bill			0	0
<b>Total Fixed Cost (D)</b>		<b>8200</b>	<b>98400</b>	<b>125100</b>
<b>Net Profit (E)= [C-D]</b>		<b>3800</b>	<b>45600</b>	<b>47880</b>
<b>Investment Pay Back</b>			<b>30,000</b>	<b>30,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	45,600	47880
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		15600
	<b>Total Cash Inflow</b>	<b>95,600</b>	<b>63,480</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>15,600</b>	<b>33,480</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Lalpol  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















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প্রয়োজনে পাশে বিকাশ



এয়ারটেল ইন্টারনেট প্যাক





সেলুন

# ম্যা মেডিকেল হল

স্বাস্থ্যকেন্দ্র  
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করে হারিয়ে গেলেন  
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সাহা

প্রয়োজনে পাশে  
বিকাশ  
bKash  
সহীদ মুজিব স্মরণে

প্রয়োজনে পাশে  
বিকাশ  
bKash  
সহীদ মুজিব স্মরণে





# FAMILY PICTURE

