Proposed NU Business Name: MS SHUKLA MUKTA MEDICAL HALL



Project identification and prepared by: Romendra Nath Haldar, Feni Unit, Feni

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta				
Name	:	PRONOY CHAKROBARTI		
Age	:	15-04-1995(21 <i>Years</i>)		
Education, till to date	:	S.S.C		
Marital status	:	Unmarried		
Children	:	-		
No. of siblings:	:	1 Brother		
Address	:	Vill: Nabayonpur, P.O: Khaiyara, P.S: Feni, Dist: Feni		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: :	Mother Father DIPU RANI CHAKROBARTI MANIK CHAKROBARTI Branch: Fajilpur, Feni Centre # 49(Female), Member ID: 3656/3, Group No: 01 Member since: 15/02/2011 (5Years) First loan: BDT 15,000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 110000, Outstanding Ioan: 91960 Mother No No 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	:	05 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01867-442039
Mother's Contact No.	:	01821-499277
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Feni Unit, Feni

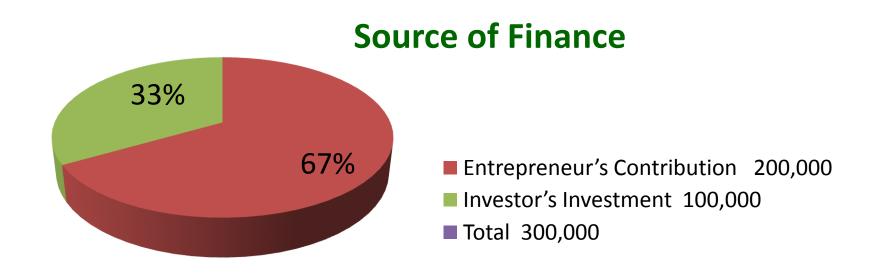
BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DIPU RANI CHAKROBARTI joined Grameen Bank since 05 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info			
Business Name	:	MS SHUKLA MUKTA MEDICAL HALL	
Location	:	Koska Bazar, Feni	
Total Investment in BDT	:	BDT 3,00,000/-	
Financing	:	Self BDT 2,00,000/-(from existing business) 67%	
		Required Investment BDT 1,00,000/-(as equity) 33%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	13ft x 09ft= 117square ft	
Security of the shop	:	BDT 150000/-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Medicine. Average 12% gain on sale. The business is operating by entrepreneur. Existing no employees. The shop is rented. Collects goods from Feni. Agreed grace period is 3 months. 	

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Various Medicine	4,300	129,000	1,548,000		
Total Sales (A)	4,300	129,000	1,548,000		
Less. Variable Expense					
Various Medicine	3,784	113,520	1,362,240		
Total variable Expense (B)	3,784	113,520	1,362,240		
Contribution Margin (CM) [C=(A-B)	516	15,480	185,760		
Less. Fixed Expense					
Rent		2,500	30,000		
Electricity bill		700	8,400		
Mobile Bill		500	6,000		
Salary (self)		5,000	60,000		
Entertainment		600	7,200		
Total fixed Cost (D)		9,300	111,600		
Net Profit (E) [C-D)		6,180	74,160		

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Omiprajol	60,000	20,000	80,000		
ismiprajol	40,000	20,000	60,000		
Paracitamol	20,000	10,000	30,000		
Syrup	50,000	20,000	70,000		
Syprosin	20,000	20,000	40,000		
Others	10,000	10,000	20,000		
Total	200,000	100,000	300,000		



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Various Medicine	6,200	186,000	2,232,000	2,343,600	
Total Sales (A)	6,200	186,000	2,232,000	2,343,600	
Less. Variable Expense					
Various Medicine	5,456	163,680	1,964,160	2,062,368	
Total variable Expense (B)	5,456	163,680	1,964,160	2,062,368	
Contribution Margin (CM) [C=(A-B)	744	22,320	267,840	281,232	
Less. Fixed Expense					
Rent		2,500	30,000	30,000	
Electricity bill		700	8,400	9,500	
Mobile Bill		600	7,200	8,000	
Salary (self)		5,000	60,000	60,000	
Entertainment		600	7,200	8,000	
Total Fixed Cost		9,400	112,800	115,500	
Net Profit (E) [C-D)		12,920	155,040	165,732	
Investment Payback			60,000	60,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	155,040	165,732
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		95,040
	Total Cash Inflow	255,040	260,772
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	95,040	200,772

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 05 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



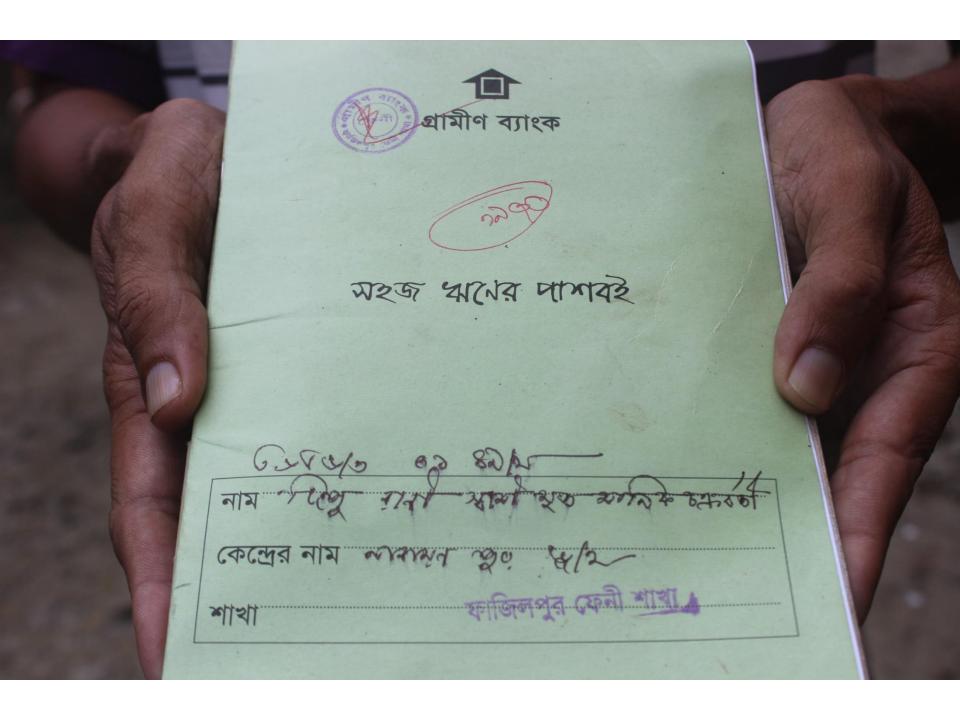


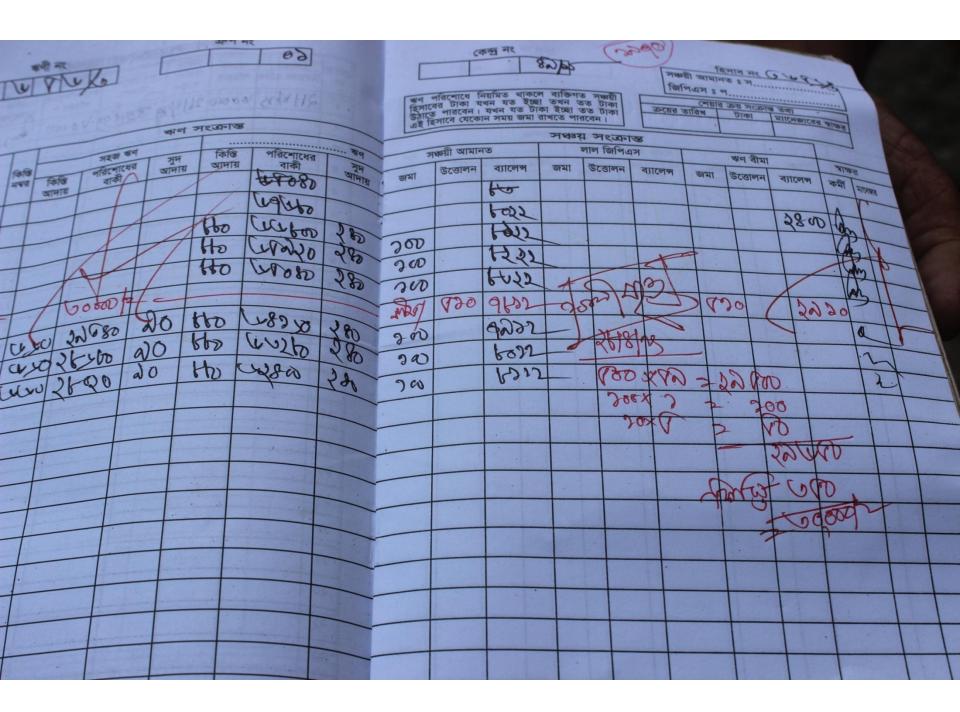


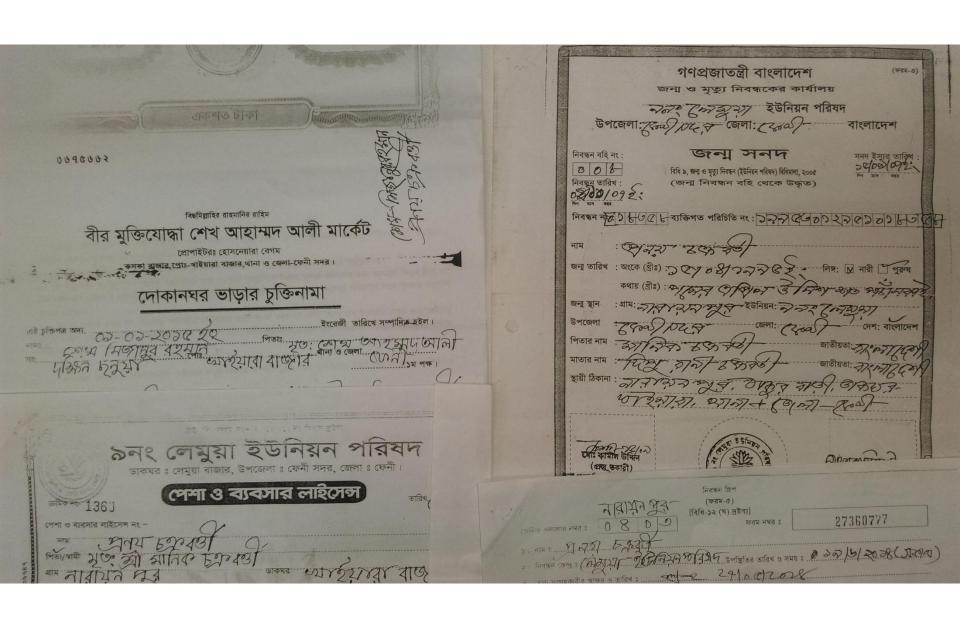












FAMILY PICTURE

