Proposed NU Business Name: RANU MEDICAL HALL



Project identification and prepared by: Aowlad Hossain Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MRIDUL CHANDRA DAS	
Age	:	01-04-1983 (34 Years)	
Education, till to date	:	BSS	
Marital status	:	Married	
Children	:	1 Daughter	
No. of siblings:	:	02 Brothers 02 Sisters	
Address	:	Vill: Tulabaria P.O: Feni ; P.S: Feni Sadare ; 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 LATE RANU BALA DAS LATE PROHLAD CHANDRA DAS Branch: Kalidaha, Feni, Centre # 10 (Female), Member ID: 5491, Group No: 07 Member since: 07-02-1998 to 15-01-2002 (05 Years) First loan: BDT 5000/- Existing loan: BDT 25000 Outstanding loan: Nil	
(v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Nil 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	:	15 years experience in running business. 12 Years in own business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-621611
Family's Contact No.	:	01756-247253
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE RANU BALA DAS joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

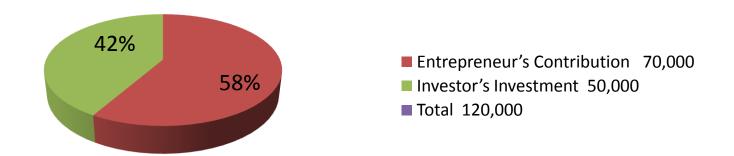
Proposed Nobin Udyokta Business Info				
Business Name	:	RANU MEDICAL HALL		
Location	:	Daudpur,Pouro terminal,Feni		
Total Investment in BDT	:	BDT 120,000/-		
Financing	:	Self BDT 70,000/- (from existing business) 58% Required Investment BDT 50,000/- (as equity) 42%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	13 ft x 05 ft= 65 square ft		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Rolack, G max, Serap, Orsaline etc Average 10% gain on sales. The shop is rented. The business is operating by entrepreneur. Existing no employee. Collects goods from Feni. Agreed grace period is 3 months. 		

Existing	Business	(BDT)	
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Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Rolack, G max, Serap, Orsaline etc	5100	153000	1836000
Total Sales (A)	5100	153000	1836000
Less Variable Expense			
Rolack, G max, Serap, Orsaline etc	4590	137700	1652400
Total variable Expense (B)	4,590	137700	1652400
Contribution Margin (CM) [C=(A-B)	510	15300	183600
Less Variable Expense			
Rent		2,000	24000
Electricity bill		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Mobile bill		300	3600
Total fixed cost (D)		8,100	97200
Net Profit (E)= [C-D]		7,200	86400

Investment Breakdown								
	Exist	ting		Proposed				
Particulars	rs Qty. Unit Price Amount Qty Unit				Unit Price	Amount	Proposed	
			(BDT)	-	-	(BDT)	Total	
Rolack	20	300	6,000	1	20,000	20,000	26,000	
G max	50	420	21,000	0	0	0	21,000	
Niovit	1	7000	7,000	0	0	0	7,000	
Serap	1	16000	16,000	1	25000	25,000	41,000	
Orsaline	1	7000	7,000	1	5000	5,000	12,000	
Asector	1	3000	3,000	0	0	0	3,000	
Siprajol	1	10000	10,000	0	0	0	10,000	
Total	75	0	70,000	3	0	50,000	120,000	

Source of Finance



Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Rolack, G max, Serap, Orsaline etc	7500	225000	2700000	2835000
Total Sales (A)	7500	225000	2700000	2835000
Less Variable Expense				
Rolack, G max, Serap, Orsaline etc	6750	202500	2430000	2551500
Total variable Expense (B)	6,750	202500	2430000	2551500
Contribution Margin (CM) [C=(A-B)	750	22500	270000	283500
Less Variable Expense				
Rent		2,000	24000	24,000
Electricity bill		800	9600	10100
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Mobile bill		400	4800	4900
Total fixed cost (D)		8,500	102,000	102,600
Net Profit (E)= [C-D]		14000	168000	180,900
Investment Payback			30,000	30,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	168,000	180,400
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		138,000
	Total Cash Inflow	218000	318400
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	138,000	288400

SWOT ANALYSIS

Strength

Employment: Self: 00 Family:0 Others:00

Experience & Skill: 15 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







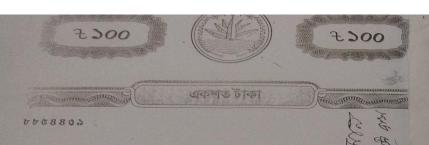












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FAMILY PICTURE

