

Proposed NU Business Name: **M/S WORLD SURGICAL**

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Project verified by: Mizanur Rahman Patwary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MD. DULAL MIA |
| Age | : | 05-05-1986(30Years) |
| Education, till to date | : | S.S.C |
| Marital status | : | Married |
| Children | : | Nil |
| No. of siblings: | : | 3 Sister's |
| Address | : | Vill: Helna para P.O: Sonotiya P.S: Ghatail, Dist: Tangail. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MORIOM |
| (iii) Father's name | : | LATE. JOYNAL ABEDIN |
| (iv) GB member's info | : | Branch:Ghatail, Centre # 24 (Female), Member ID: 2724/2, Group No: 02 Member since: 02-03-2014 (03Years) First loan: BDT 5,000 Taka.Existing Loan: Nil Outstanding loan: Nil |
| Further Information: | | |
| (v) Who pays GB loan installment | : | No |
| (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 | : | 13 years experience in running business. He has Trained (8 Year) |
| Other Own/Family Sources of Income | : | None |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01741-578401 |
| Family's Contact No. | : | 01771-967801 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MORIOM joined Grameen Bank since 03 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business And Home Development.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | M/S WORLD SURGICAL |
| Location | : | Hospital Road,Ghatail,Tangail. |
| Total Investment in BDT | : | BDT 415000/- |
| Financing | : | Self BDT 335000/- (from existing business) 76% Required Investment BDT 80,000/- (as equity) 24% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 02 ft x 12 ft= 24 square ft |
| Security of the shop | : | 45000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Dexun,Vicky,Prolive,Cutsut,Urivers Etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪After Equity Fund One Employee Will Be Appointed.▪The Shop Is Rented.▪Collects goods from Midford,Dhaka.▪Agreed grace period is 3 months. |

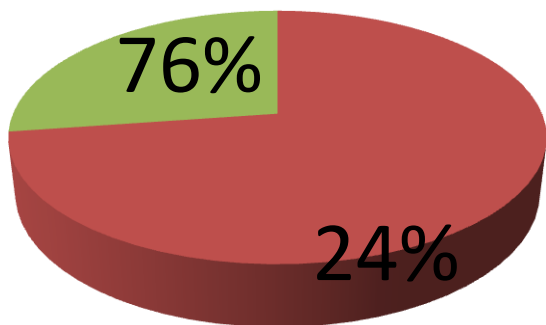
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|---------|
| Revenue (sales) | | | |
| Dexun,Vicky,Prolive,Cutsut,Urivers Etc. | 3500 | 105000 | 1260000 |
| Total Sales (A) | 3500 | 105000 | 1260000 |
| Less. Variable Expense | | | |
| Dexun,Vicky,Prolive,Cutsut,Urivers Etc. | 2800 | 84000 | 1008000 |
| Total variable Expense (B) | 2800 | 84000 | 1008000 |
| Contribution Margin (CM) [C=(A-B)] | 700 | 21000 | 252000 |
| Less. Fixed Expense | | | |
| Rent | | 1000 | 12000 |
| Electricity Bill | | 200 | 2400 |
| Mobile Bill | | 300 | 3600 |
| Salary (self) | | 5000 | 60000 |
| Transportation | | 5000 | 60000 |
| Entertainment | | 300 | 3600 |
| Total fixed Cost (D) | | 11800 | 141600 |
| Net Profit (E) [C-D] | | 9200 | 110400 |

Investment Breakdown

| Particulars | Existing | Proposed | Proposed Total |
|---|---------------|--------------|----------------|
| Dexun,Vicky,Prolive,Cutsut,Urivers Etc. | 280000 | | 280000 |
| X-ray flim | | 80000 | 80000 |
| Freeze | 10000 | | 10000 |
| Sequity | 45000 | | 45000 |
| Total | 335000 | 80000 | 415000 |

Source of Finance



Entrepreneur
Investment:335,000
Investor Investment:80,000
Total Investment:415,000

| Financial Projection (BDT) | | | | | |
|--|--------------|----------------|-----------------|-----------------|----------------------------|
| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year |
| Revenue (sales) | | | | | |
| Dexun,Vicky,Prolive,Cutsut,Urivers ,X-ray flim,Etc | 5000 | 150000 | 1800000 | 1890000 | 1984500 |
| Total Sales (A) | 5000 | 150000 | 1800000 | 1890000 | 1984500 |
| Less. Variable Expense | | | | | |
| Dexun,Vicky,Prolive,Cutsut,Urivers ,X-ray flim,Etc | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| Total variable Expense (B) | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| Contribution Margin (CM) [C=(A-B) | 1000 | 30000 | 360000 | 378000 | 396900 |
| Less. Fixed Expense | | | | | |
| Rent | | 1000 | 12000 | 12000 | 12000 |
| Electricity Bill | | 200 | 2400 | 2400 | 2400 |
| Mobile Bill | | 350 | 4200 | 4200 | 4200 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Transportation | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 350 | 4200 | 4200 | 4200 |
| Salary(stuff) | | 4000 | 48000 | 48000 | 48000 |
| Depriciation | | | 2000 | 2000 | 2000 |
| Total Fixed Cost | | 15900 | 192800 | 192800 | 192800 |
| Net Profit (E) [C-D) | | 14100 | 167200 | 185200 | 204100 |
| Investment Payback | | | 32000 | 32000 | 32000 |

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>3rd year</i> |
|-------------|---|---------------------|---------------------|----------------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 80000 | | |
| 1.2 | Net Profit | 167200 | 185200 | 204100 |
| 1.3 | Depreciation (Non cash item) | 2000 | 2000 | 2000 |
| 1.4 | Opening Balance of Cash Surplus | | 137200 | 292400 |
| | Total Cash Inflow | 249200 | 324400 | 498500 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 80000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 32000 | 32000 | 32000 |
| | Total Cash Outflow | 112000 | 32000 | 32000 |
| 3 | Net Cash Surplus | 137200 | 292400 | 466500 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 13 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