Proposed NU Business Name: HARUN MEDICAL HALL



Project identification and prepared by: Md. Sirajul Islam

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. HARUN OR ROSHID		
Age	:	01-03-1983(33Years)		
Education, till to date	:	H.S.C		
Marital status	:	Married		
Children	:	2 Son's 1 Doughter		
No. of siblings:	:	3 Sister's		
Address	:	Vill: Deona Para P.O: Vabon Dotto P.S: Kalihati, Dist: Tangail.		
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 MRS. ANOWARA MD. ABDUS SALAM Branch:Ghatail, Centre # 66 (Female), Member ID: 5190, Group No: 08 Member since: 10-04-1989 (26 Years) First loan: BDT 2,500 Taka.Existing Loan:BDT 50,000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: BDT 47,800 Taka. Father 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	••	12 years experience in running business.
Training Info	:	He has Trained (2 Years)
Other Own/Family Sources of Income		None
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01713-500764
Family's Contact No.	•	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

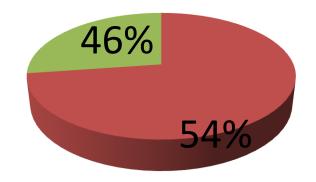
MRS. ANOWARA joined Grameen Bank since 26 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business And Home Development.

Proposed Nobin Udyokta Business Info			
Business Name	:	HARUN MEDICAL HAL	
Location	:	Deona Para Bazar,Kalihati,Tangail	
Total Investment in BDT	:	BDT 636,000/-	
Financing	:	Self BDT 436,000/- (from existing business) 54%	
		Required Investment BDT 200,000/- (as equity) 46%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	15 ft x 12 ft= 180 square ft	
Security of the shop	:	6000 taka	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; jijvat,oshtio plus,oral,fat plus,euka,euro,dibi,enjim,milate plus,others vetenary,Etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing No employee. The Shop Is Rented. Collects goods from modhupur. Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Arothomicin,aminocel,aamino	6000	400000	24.60000	
acid, vitamin, calcium, ceforexim, Etc	6000	180000	2160000	
Decoretor		15000	180000	
Total Sales (A)	6000	195000	2340000	
Less. Variable Expense				
jijvat,oshtio plus,oral,fat plus,euka,euro,dibi,enjim,milate plus,others vetenary,Etc.	5400	162000	1944000	
Decoretor		9000	108000	
Total variable Expense (B)	5400	171000	2052000	
Contribution Margin (CM) [C=(A-B)	600	24000	288000	
Less. Fixed Expense				
Rent		2000	24000	
Electricity Bill		200	2400	
Mobile Bill		500	6000	
Salary (self)		5000	60000	
Salary (stuff)		3000	36000	
Transportation		3000	36000	
Entertainment		500	6000	
Total fixed Cost (D)		14200	170400	
Net Profit (E) [C-D)		9800	117600	

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Arothomicin=50*420,aminocel30*350,amin o acid25*500,vitamin300*285calcium200*210,ceforexim=200*400,Etc.	280000		280000		
Chair=150*400,Table=20*1500,patil,plate,glass,jug	150000	200000	350000		
Sequrity	6000		6000		
Total	436000	200000	636000		

Source of Finance



Entrepreneur Investment:43 6,000

Investor Investment:200,000

Total Investment:636,000

Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Arothomicin,aminocel,aamino				
acid,vitamin,calcium,ceforexim,Etc	8000	240000	2880000	3024000
Decoretor		21000	252000	264600
Total Sales (A)	8000	261000	3132000	3288600
Less. Variable Expense				
Arothomicin,aminocel,aamino				
acid,vitamin,calcium,ceforexim,Etc	7200	216000	2592000	2721600
Decoretor		12600	151200	158760
Total variable Expense (B)	7200	228600	2743200	2880360
Contribution Margin (CM) [C=(A-B)	800	32400	388800	408240
Less. Fixed Expense				
Rent		2000	24000	24000
Electricity Bill		200	2400	2400
Mobile Bill		550	6600	6600
Salary (self)		5000	60000	60000
Salary (stuff)		3000	36000	36000
Transportation		4000	48000	48000
Entertainment		550	6600	6600
Depriciation			30000	30000
Total Fixed Cost		15300	213600	213600
Net Profit (E) [C-D)		17100	175200	194640
Investment Payback			120000	120000

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

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	200,000	
1.2	Net Profit	175200	194640
1.3	Depreciation (Non cash item)	30000	30000
1.4	Opening Balance of Cash Surplus		85200
	Total Cash Inflow	405200	309840
2	Cash Outflow		
2.1	Purchase of Product	200,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000
	Total Cash Outflow	320000	120000
3	Net Cash Surplus	85200	189840

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 04 Months

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















