

Proposed NU Business Name: MS SHANTI MEDICALE HALL



Project identification and prepared by: Md. Sujat ali
Sokhipur.

Project verified by: Md.Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHAMSUL ALOM
Age	:	05-03-1984 (33Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	4 Brother 1 Sister
Address	:	Vill: Berbari P.O: Berbari P.S: Sokhipur 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	:	LET.SHANTI BEGUM
(iii) Father's name	:	KHORSHEED ALOM
(iv) GB member's info	:	Branch :Nakshal ,Centre 10 (Female), Member ID: 1903 , Group No: 05 Member since:05-03-2000(17years) First loan: BDT 5000
Further Information:		Existing loan: BDT 40000, Outstanding Loan:0
(v) Who pays GB loan installment	:	Father
(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.)	:	No
Business Experiences and Training Info	:	15 experience in running business. 10 Experience in own business She has 0 years training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711518031
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sokhipur Unit,Tangail..

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LET.SHANTI BEGUM joined Grameen Bank since 17 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

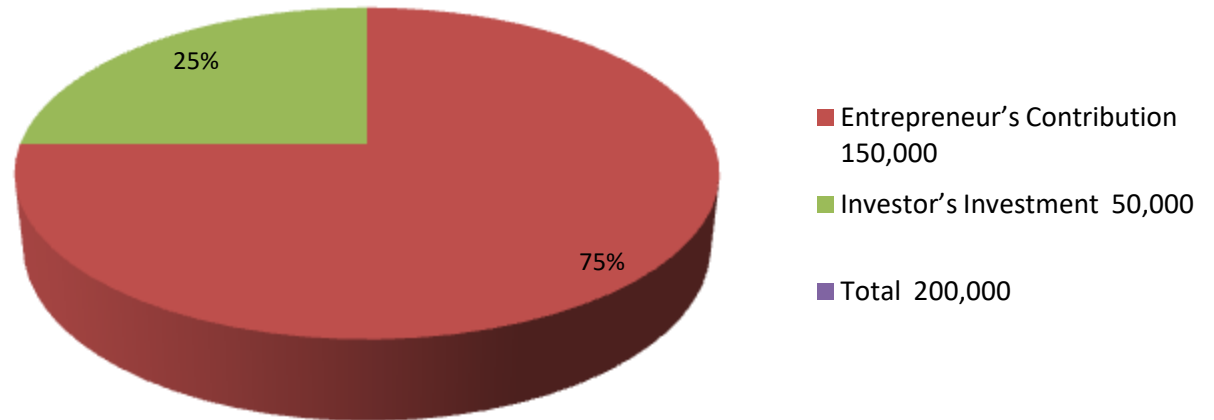
Business Name	:	MS SHANTI MEDICALE HALL
Location	:	Berbari
Total Investment in BDT	:	BDT 220,000/-
Financing	:	Self BDT 170,000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity)25 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ftx 10 ft=250 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Medicine.▪Average gain on sales.▪The business is operating by entrepreneur. Existing 0 employee.▪The shop is rented.▪Collects goods from company .▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Medicine item	2200	66000	792000
	0	0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Medicine item	1650	49500	594000
Total Variable Expense	1650	49500	594000
Contributon Margin (CM) [C=(A-B)]	550	16500	198000
Less Fixed Expense			
Rent		3000	36000
Electric Bill		1000	12000
Transportaion		2,000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		11700	140400
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Medicine item	0	0	150,000	0	50,000	0	150,000
	0	0	150,000	0	50,000	0	150,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Medicine item	2600	78000	936000	982800
0	0	0	0	0
Total Sales(A)	2600	78000	936000	982800
Less Variable Expense (B)				
Medicine item	1950	58500	702000	737100
Total Variable Expense	1950	58500	702000	737100
Contributon Margin (CM) [C=(A-B)]	650	19500	234000	245700
Less Fixed Expense				
Rent		3000	36000	36000
Electric Bill		1000	12000	12300
Transportaion		2,000	24000	25200
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Gard		0	0	0
Generator		0	0	0
Mobil Bill		500	6000	6100
Total Fixed Cost (D)		11700	140400	142000
Net Profit (E)= [C-D]		7800	93600	98280
Investment Pay Back			30,000	30,000

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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	93,600	98280
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		63600
	Total Cash Inflow	143,600	161,880
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	30,000
3	Net Cash Surplus	63,600	131,880

SWOT ANALYSIS

STRENGTH

Employment: Self: 1 Family:0 Others:0
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



