

# Proposed NU Business Name: ISLAMIA HOMIHO HALL



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Dagonvuiyan Unit, Feni

Project verified by: Susanta Kumar Bishwash



## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>MD.IBRAHIM</b>
Age	:	01-01-1985 ( 32Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	02Sons,02Doughters
No. of siblings:	:	01Brother,01Sister
Address	:	Villi: Kadir hanif P.O: Nohakhali, P.S Nohakhali, Dist: Nohakhali
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SAHAYDA BEGUM</b>
(iii) Father's name	:	<b>LATE SARAFAT ULLAH</b>
(iv) GB member's info	:	Branch: Kadar hanif, Centre # 07(Female), Member ID:1230, Group No: 02 Member since: 2000-2007 (07Years) First loan: BDT 2000 /-
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nill
(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.)	:	Nil
Business Experiences and Training Info	:	18years experience in running business. 14Years in own business. He has 04 training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729390992/01846897499
Family's Contact No.	:	01869182490
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. . Dagonbhuyain Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAHAYDA BEGUM** joined Grameen Bank since 07 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

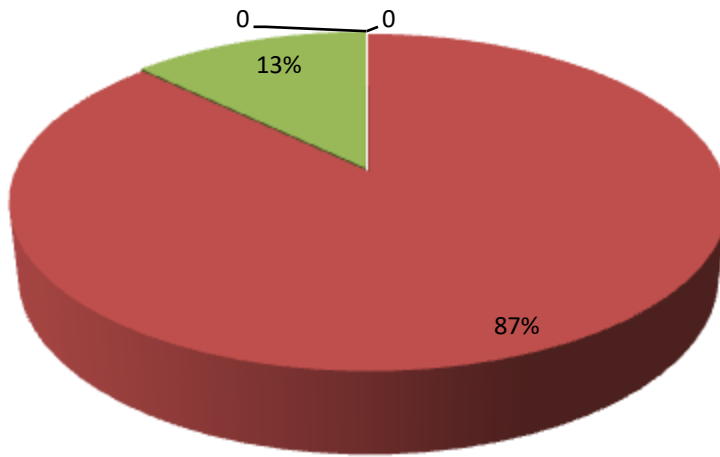
Business Name	:	<b>ISLAMIA HOMOEEO HALL</b>
Location	:	Gojaria road, Doganbhuyain,Feni.
Total Investment in BDT	:	BDT 3,90000/-
Financing	:	Self BDT 340000/- (from existing business) 87% Required Investment BDT 50,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 10 ft= 200 square ft
Security	:	50000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Homoeopathic Medicine items.</li><li>▪Average 30% gain on sales.</li><li>▪The shop is Ranted.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed after getting equity money</li></ul> Collects goods from Dhaka <ul style="list-style-type: none"><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Homoeopathic Medicine items	5,000	150000	1800000
<b>Total Sales (A)</b>	5000	150000	1800000
<b>Less Variable Expense</b>			
Homoeopathic Medicine items	3500	105000	1260000
<b>Total variable Expense (B)</b>	3500	105000	1260000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1500	45000	540000
<b>Less Variable Expense</b>			
Rent		3500	42000
Electricity bill		500	6000
Transportation		2000	24000
Salary (self)		5000	60000
Salary(staff)		15000	180000
Entertainment		200	2400
Gird		100	1200
Generator		300	3600
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		27100	325200
<b>Net Profit (E)= [C-D]</b>		17900	214800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soketi Medicine	0	0	80000	0	0	15000	95000
Bayokeymic	0	0	60000	0	0	10000	70000
Mother teacher	0	0	50000	0	0	10000	60000
Fatten	0	0	100000	0	0	15000	115000
Security	0	0	50000	0	0	0	50000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>340000</b>	<b>0</b>	<b>0</b>	<b>50000</b>	<b>390000</b>



- Entrepreneur's Contribution 340,000
- Investor's Investment 50,000
- Total 390,000

## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year2	Year 3
<b>Revenue(Sales)</b>					
Homoeopathic Medicine items	5850	175500	2106000	2211300	2321865
<b>Total Sales (A)</b>	5850	175500	2106000	2211300	2321865
<b>Less Variable Expense</b>					
Homoeopathic Medicine items	4095	122850	1474200	1547910	1625305.5
<b>Total variable Expense (B)</b>	4095	122850	1474200	1547910	1625305.5
<b>Contribution Margin (CM)</b>					
<b>[C=(A-B)</b>	1755	52650	631800	663390	696559.5
<b>Less Variable Expense</b>					
Rent		3500	42000	42000	42000
Electricity bill		1000	12000	12200	12400
Transportation		2500	30000	30200	30400
Salary (self)		5000	60000	60000	60000
Salary(staff)		20000	240000	240000	240000
Entertainment		200	2400	2400	2400
Gird		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobile bill		700	8400	8600	8800
<b>Total fixed cost (D)</b>		33300	399600	419580	440559
<b>Net Profit (E)= [C-D]</b>		19350	232200	243810	256000.5
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>232200</b>	<b>243810</b>	<b>256000.5</b>
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		212,200	436,010
	<b>Total Cash Inflow</b>	282,200	456,010	692,011
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	20000
<b>3</b>	<b>Net Cash Surplus</b>	212,200	436,010	672,011

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:00  
Experience & Skill : 18 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







প্রদর্শন করে না,  
উদ্ভবের প্রতি হুকুম  
নিজ অপরাধের জন্য  
দোষা করা প্রত্যেক  
করে যে সুখ্যা হইয়া  
করিব ঐ ব্যক্তি  
আদতে অমনোযোগী।”  
দান। পুরস্কারপ্রাপ্য।  
ছেন এবং চিকিৎসার  
ঐচ্ছিক আছে।  
-আল হাদিস।

চরম বিপদ হবে।  
\* চিকিৎসক আপনার আপন জন,  
চিকিৎসার্থে রোগের কথা বলা  
প্রয়োজন।  
\* সুস্থদেহ যার ইবা  
-ডাঃ





\* କୁ ଯେ ସୁସ୍ଥ ଚିକିତ୍ସା କରାଏ, ସେ  
 ଶୀଘ୍ର ଯାଏ, ଯାହାକି ତେଜ ଅଭାବରେ  
 ହୁଏ ନାହିଁ ନାହିଁ, ଏହି ଚିକିତ୍ସା ସୁସ୍ଥତା ବଢ଼ାଇ  
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# FAMILY PICTURE

