

Proposed NU Business Name: **M/S: SHUVOPUR MEDICAL HALL**



Project identification and prepared by: Md.Nasir Uddin Sheikh
Chagal naiya, feni

Project verified by: Susanto kumar biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	NAZRUL ISLAM
Age	:	01/01/1986(31 Years)
Education, till to date	:	Honers
Marital status	:	Unmarried
Children	:	Sons 0Daughter
No. of siblings:	:	02Brother 02 Sisters
Address	:	Vill: Joychad pur P.O: Shuvopur, P.S: Chagalniya , Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANOWARA BEGUM
(iii) Father's name	:	LATE SHAH ALAM
(iv) GB member's info	:	Branch: Shuvopur, Centre # 28(Female), Member ID:2728/1, Group No: 04 Member since: 05-03-2003-2010 (7 Year) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 00/-
(v) Who pays GB loan installment	:	Mother
(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	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01855-742003
Mother's Contact No.	:	018
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Repair home.

Proposed Nobin Udyokta Business Info

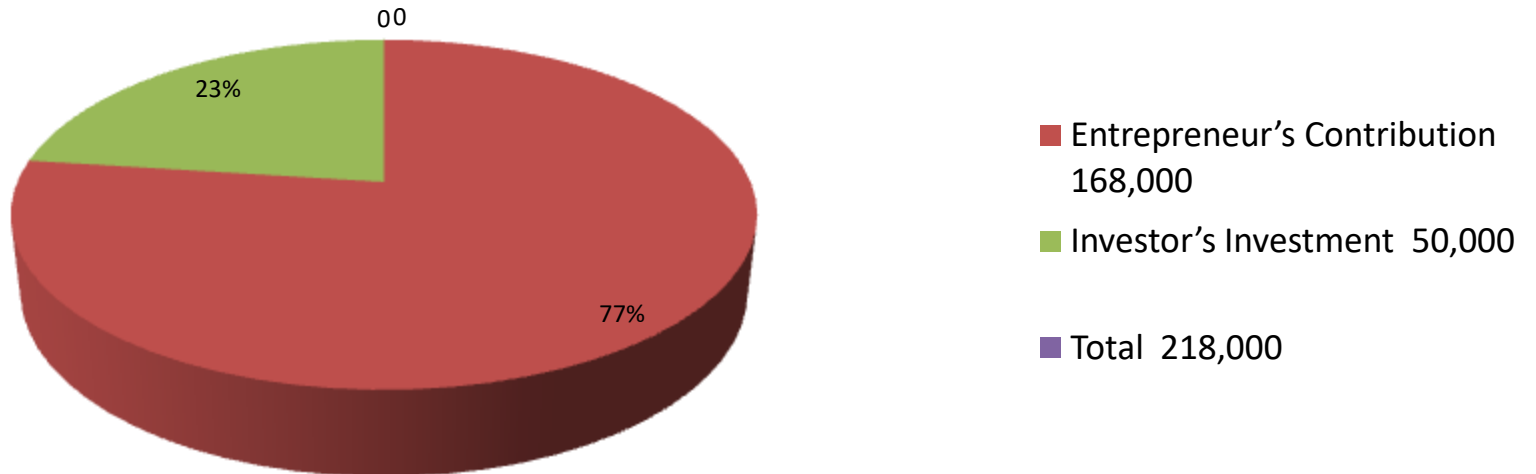
Business Name	:	MS.SHUVOPUR MEDICAL HALL
Location	:	Shuvopur bazar,Chagalnaiya, Feni.
Total Investment In BDT	:	Bdt 2,18000/-
Financing	:	Self BDT 1,68,000/- (From Existing Business) 77% Required Investment Bdt,50,000(as Equity) 23%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like zimax,seclo,losectil,cafe, etc.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business own Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
zimax,seclo,losectil,cafe, etc.	1800	54000	648000
	0	0	0
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			0
zimax,seclo,losectil,cafe, etc.	1440	43200	518400
Total Variable Expense	1440	43200	518400
Contributon Margin (CM) [C=(A-B)]	360	10800	129600
Less Fixed Expense			
Rent		0	0
Electric Bill		500	6000
Transportaion		400	4800
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		6700	80400
Net Profit (E)= [C-D]		4100	49200

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
zimax	40	500	20,000	20	500	10,000	30,000
seclo	40	550	22,000	20	550	11,000	33,000
losectil	40	450	18,000	20	450	9,000	27,000
caface	40	200	8,000	40	200	8,000	16,000
novaxen	50	400	20,000	25	400	10,000	30,000
celozin	40	300	12,000	5	400	2,000	14,000
maxpro	50	600	30,000			0	30,000
ace	50	400	20,000			0	20,000
promezal	40	450	18,000			0	18,000
			0			0	0
Total	390	3850	168,000	130	2,500	50,000	218,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
zimax,seclo,losectil,cafe, etc.	2300	69000	828000	869400	912870
0	0	0	0	0	0
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
zimax,seclo,losectil,cafe, etc.	1840	55200	662400	695520	730296
Total Variable Expense	1840	55200	662400	695520	730296
Contributon Margin (CM) [C=(A-B)]	460	13800	165600	173880	182574
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		500	6000	6300	6600
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6700	76800	77440	78092
Net Profit (E)= [C-D]		7100	85200	89460	93933
Investment Pay Back			20,000	20,000	20,000

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>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	85,200	89460	93933
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65200	134660
	Total Cash Inflow	135,200	154,660	228,593
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	65,200	134,660	208,593

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Shuvopur
bazar, Chagalnaiya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







