

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



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Chagal naiya,feni

Project verified by: Susanto kumar biswas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD IQBAL HOSSAIN
Age	:	01/01/1990 (27 Years)
Education, till to date	:	S S C
Marital status	:	married
Children	:	1 Sons 01 Daughter
No. of siblings:	:	02 Brother 02 Sisters
Address	:	Vill: Joypur P.O: Shuvopur, P.S: Chagalnaiya , 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	:	MEHER AFROJ
(iii) Father's name	:	MD ABDUL KUDDUS
(iv) GB member's info	:	Branch: Shuvopur, Centre # 17(Female), Member ID:1941/1, Group No: 05 Member since: 05-03-1999 (19 Year) First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 00/-
Further Information:		
(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.	:	01818-529233
Mother's Contact No.	:	01811-602792
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MEHER AFROJ joined Grameen Bank since 19 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Repair house.

Proposed Nobin Udyokta Business Info

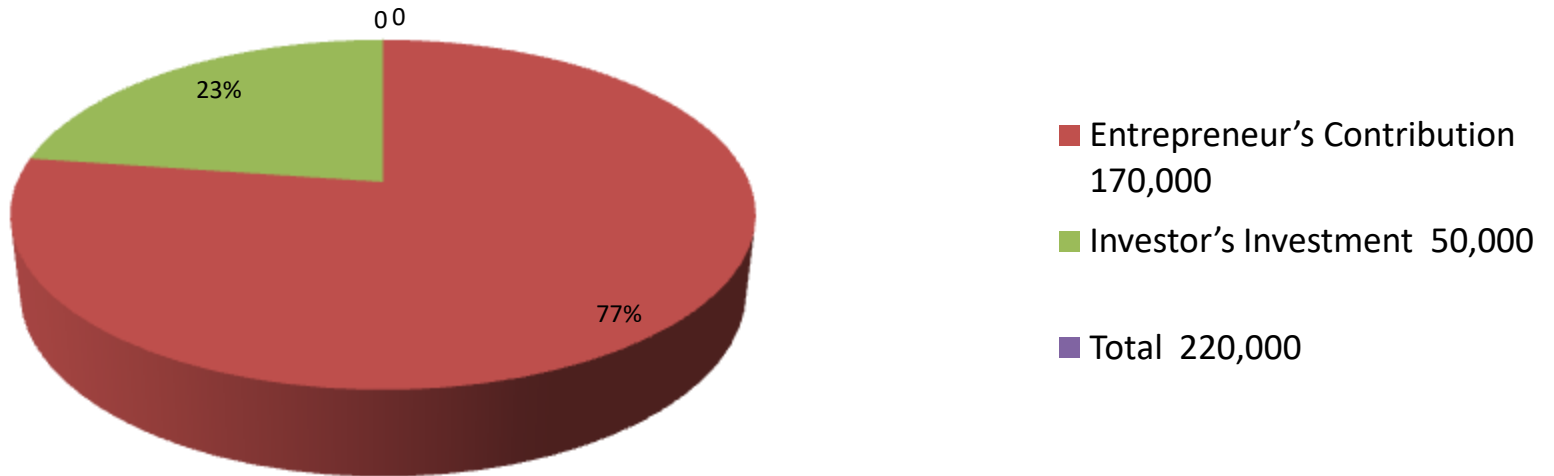
Business Name	:	M/S IQBAL MEDICAL HALL
Location	:	Shuvo pur bazar,Chagalnaiya, Feni.
Total Investment In BDT	:	Bdt 2,20,000/-
Financing	:	Self BDT 1,70,000/- (From Existing Business) 77% Required Investment Bdt,50,000(as Equity) 23%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10Ft X 15 ft. = 150 Square Ft
Security Of The Shop	:	70,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like seclo,losectil,cafe,clocef etc.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
seclo,losectil,cafe,clocef etc.	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
seclo,losectil,cafe,clocef etc.	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		8500	102000
Net Profit (E)= [C-D]		3500	42000

Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
seclo	40	500	20,000	1	10,000	10,000	30,000
losectil	40	450	18,000	1	10,000	10,000	28,000
ache	20	200	4,000	1	10,000	10,000	14,000
sefridin	50	200	10,000	1	10,000	10,000	20,000
calucef	15	580	8,700	1	10,000	10,000	18,700
maxpro	30	600	18,000	1		0	18,000
aristokid	1	1,300	1,300			0	1,300
others	1	20,000	20,000			0	20,000
security	1	70,000	70,000			0	70,000
			0			0	0
Total	198	93830	170,000	6	50,000	50,000	220,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
seclo,losectil,cafe,clocef etc.	2300	69000	828000	869400	912870
0	0	0	0	0	0
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
seclo,losectil,cafe,clocef 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		2000	24000	24000	24000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8500	99600	100180	100769
Net Profit (E)= [C-D]		5300	63600	66780	70119
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	63,600	66780	70119
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		43600	90380
	Total Cash Inflow	113,600	110,380	160,499
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	43,600	90,380	140,499

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; Shuvo pur
bazar, Chagalnaiya, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



এখানে ডায়বেট
পরিষ্কার

স্বাস্থ্য সেবা

পেইনফিল্ট

প্যাজপ

পেইনফিল্ট



মখানে ডায়বেটিক
পরিষ্কার হয়।



