

Proposed NU Business Name: **RIYAN MEDICAL HALL**



Project identification and prepared by: Md Shahadat hossain,
Dhanbari Unit, Tangail

Project verified by: Md. Abu shahadat hossain



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MONIR AHMED MANIK
Age	:	15-05-1995 (23Years)
Education, till to date	:	Degree
Marital status	:	Married
Children	:	0 Dauther 01 Son
No. of siblings:	:	01 Brothers 03 Sisters
Address	:	Vill:Ambaria ,P.O: Ambaria,P.S: Modhupur, 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	:	MOST.KOHINUR BEGUM
(iii) Father's name	:	MD.IBRAHIM KHOLIL
(iv) GB member's info	:	Branch: Chalash, Centre # 82 (Female), Member ID: 9144, Group No: 06 Member since:2003 –Running (15Years) First loan: BDT = 5,000/= Last Loan = 30,000/=
Further Information:	:	Outstanding loan:= 14,500/=
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	02 years of business experience.
Own Business and Training Info	:	02 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01920-470278
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.KOHINUR BEGUM joined Grameen Bank since 15 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RIYAN MEDICAL HALL
Location	:	Dhanbari Grameenbank moor,Dhanbari ,Tangail.
Total Investment in BDT	:	BDT 265,000/-
Financing	:	Self BDT 205,000/- (from existing business) 77 % Required Investment BDT 60,000/- (as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 100,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; etc.tablet,saline,etc. ▪Average 10 % gain on sales. ▪The business is operating by entrepreneur. Existing 0 employee. ▪The shop is rented . ▪Collects goods from .Dhanbari. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
madecim	5,000	150,000	1,800,000
servics	0	0	0
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
madecim	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		250	3,000
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		500	6,000
Graud Bill		200	2,400
Generator Bill		120	1,440
Mobile Bill		300	3,600
Total fixed Cost (D)		8,870	106,440
Net Profit (E) [C-D]		6,130	73,560

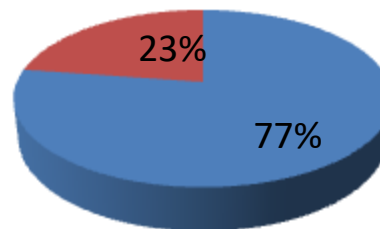
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
seftemax	50	300	15000	seftemax	60	300	18,000	33,000
sherap	200	120	24000	sherap	185	120	22,000	46,000
tablet	500	100	50000	tablet	100	100	10,000	60,000
shanora	50	90	4000	shanora			0	4,000
salaiyn	30	80	2000	salaiyn			0	2,000
	0	0	0	0			0	0
	0	0	0	0	0	0	0	0
			0		0	0	0	0
	0		0	0			0	0
Others			10000	Others			10,000	20,000
Secuirity of Shop			100000					100,000
Machinaries	0	0	0	Machinaries	0	0	0	0
Total			205,000				60,000	265,000

Source of Finance

■ Entrepreneur's contibution 205000

■ Investor's Investment 60000

■ Total 265000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
madecim	6,000	180,000	2,160,000	2,268,000	
services	0	0	0	0	
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	
Less. Variable Expense					
madecim	5,400	162,000	1,944,000	2,041,200	
Total variable Expense (B)	5,400	162,000	1,944,000	2,041,200	
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	226,800	
Less. Fixed Expense					
Rent		2,000	24,000	24,000	
Electricity Bill		275	3,300	3,465	
Transportation		550	6,600	6,930	
Salary (self)		5,000	60,000	60,000	
Salary (staff)		0	0	0	
Entertainment		550	6,600	6,930	
Graud Bill		220	2,640	2,772	
Generator Bill		126	1,512	1,588	
Mobile Bill		315	3,780	3,969	
Non Cash Item					
Depreciation		0	0	0	
Total Fixed Cost		9,036	108,432	109,654	
Net Profit (E) [C-D)		8,964	107,568	117,146	
Investment Payback			36,000	36,000	

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	107,568	117,146	
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		71,568	
	Total Cash Inflow	167,568	188,714	
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000	
	Total Cash Outflow	96,000	36,000	
3	Net Cash Surplus	71,568	152,714	

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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









FAMILY PICTURE

