

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



Project identification and prepared by: Md.Nasir uddin sheikh  
Chagal naiya,feni

Project verified by: Md.Abadot Hossain



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MOHAMMAD MURAD HOSSAIN</b>
Age	:	21 /07 /1993( 25 Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	0 Sons 0 Daughter
No. of siblings:	:	02 Brother 02 Sisters
Address	:	Vill:Satsoti ,P.O: Ejjotpur, P.S: Feni sadar, 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	:	<b>PARUL AKTER</b>
(iii) Father's name	:	<b>JOYNAL ABDIN</b>
(iv) GB member's info	:	Branch: Pathan nagar, Centre # 07 /(Female), Member ID:2521/1, Group No: 03 Member since: 05-03-2003-2010 First loan: BDT 5,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 0,00/-
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	:	08 years experience in running business. He has 05 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01857-427896
Mother's Contact No.	:	01815-064501
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PARUL AKTER** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

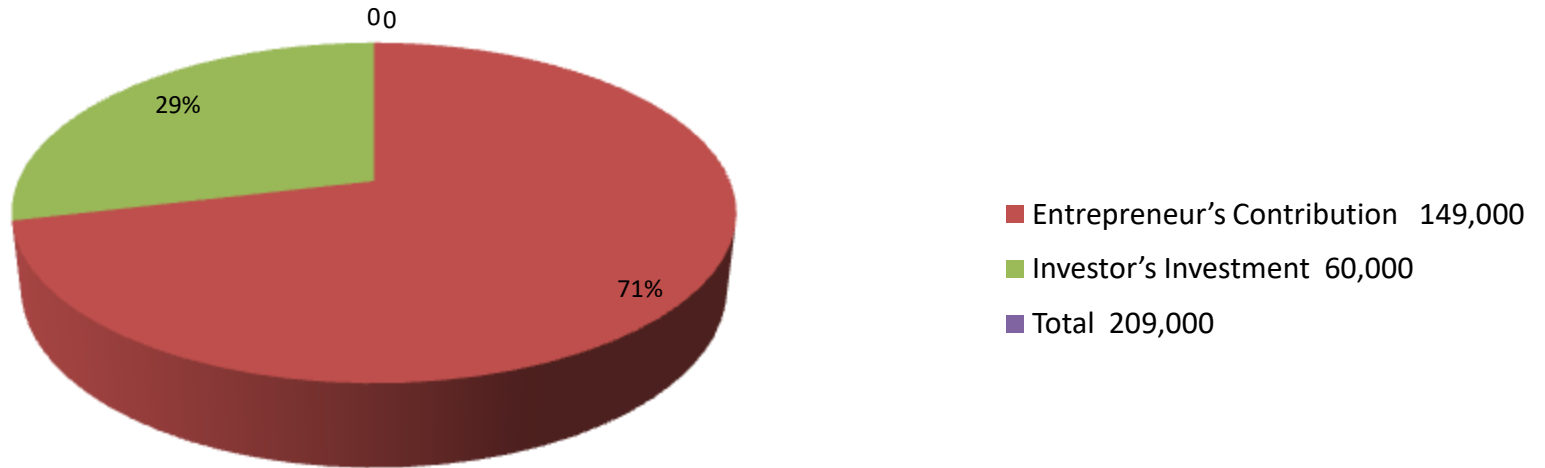
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MURAD MEDICAL HALL</b>
Location	:	Daiya Bibir Bazar, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 2,09,000/-
Financing	:	Self BDT 1,49,000/- (from existing business) 71% Required Investment BDT,60,000(as equity) 29%
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	:	20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like soft cebuten,rildapinplas ,feeti,cef,-3,etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪He is doing his business in Renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
cebuten,cef3,afix etc.	2000	60000	720000
	0	0	0
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
cebuten,cef3,afix etc.	1600	48000	576000
<b>Total Variable Expense</b>	<b>1600</b>	<b>48000</b>	<b>576000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12000</b>	<b>144000</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		200	2400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7500</b>	<b>90000</b>
<b>Net Profit (E)= [C-D]</b>		<b>4500</b>	<b>54000</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Cebuten	30	1,000	30,000	20	1,000	20,000	50,000
cef 3	20	800	16,000	20	800	16,000	32,000
rildapinplas	40	600	24,000			0	0
Feef	10	1,600	16,000	10	1,600	16,000	32,000
afix	20	1,200	24,000			8,000	32,000
xorel	10	700	7,000			0	7,000
maxpro	10	1,200	12,000			0	12,000
Security			20,000			0	20,000
<b>Total</b>	<b>140</b>	<b>7100</b>	<b>149,000</b>	<b>50</b>	<b>3,400</b>	<b>60,000</b>	<b>209,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
cebuten,cef3,afix etc.	2500	75000	900000	945000	992250
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
cebuten,cef3,afix etc.	2000	60000	720000	756000	793800
<b>Total Variable Expense</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		200	2400	2700	3000
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		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7500</b>	<b>90000</b>	<b>90580</b>	<b>91169</b>
<b>Net Profit (E)= [C-D]</b>		<b>7500</b>	<b>90000</b>	<b>94500</b>	<b>99225</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	90,000	94500	99225
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		66000	136500
	<b>Total Cash Inflow</b>	<b>150,000</b>	<b>160,500</b>	<b>235,725</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>66,000</b>	<b>136,500</b>	<b>211,725</b>

# *SWOT ANALYSIS*

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; **Daiya Bibir Bazar, Chagal Naiya, Feni.**  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







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