

Proposed NU Business Name: PARNTO MEDICAL HALL



Project identification and prepared by: Modon Kumar Biswas,
Elenga Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	Susanto Sarker
Age	:	21-12-1997 (21 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	03 Brothers
Address	:	Vill: Kokdohora ,P.O: Kokdohora ,P.S: Kalihati, 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	:	Alo Rani Shil
(iii) Father's name	:	Ram Krisna Shil
(iv) GB member's info	:	Branch: Kokdohora, Centre # 9 (Female), Member ID: 1334 , Group No: 02 Member since: 13-05-2002 (16 Years) First loan: BDT = 5000/- Last Loan = 40000/-

Further Information:

(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	:	02 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01723-531672
Family's Contact No.	:	01761-504779
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Alo Rani Shil joined Grameen Bank since 16 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

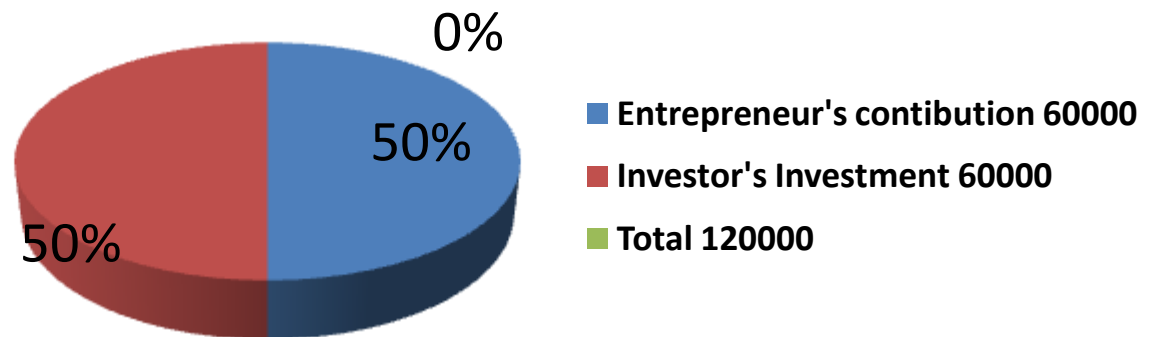
Business Name	:	Parnto Medical Hall
Location	:	
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 60,000/- (from existing business) 50 % Required Investment BDT 60,000/- (as equity) 50 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 0,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Agitromaisin, Flopenticil, Safredin, Vetamin-3, Ciprocic, Seficgin, Omiplazom, Calciam etc. ▪Average 0 % gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is Woner . ▪Collects goods from Kalihati. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Farmacy	2,000	60,000	720,000
	0	0	0
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Farmacy	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		200	2,400
Transportation		600	7,200
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		0	0
Generator Bill		150	1,800
Mobile Bill		500	6,000
Total fixed Cost (D)		6,650	79,800
Net Profit (E) [C-D]		5,350	64,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Agitromisin	25	360	9000	Agitromisin	40	360	14400	23,400
Flopenticjol	10	250	2500	Flopenticjol	40	250	10000	12,500
Sefradin	22	250	5500	Sefradin	30	250	7500	13,000
Vetamin-3	10	240	2400	Vetamin-3	100	240	24000	26,400
Ciprocin	15	450	6750				0	6,750
Seficjon Serap	10	210	2100				0	2,100
Omiplajom	22	450	9900				0	9,900
Calciem	18	210	3780				0	3,780
			0				0	0
Others			18070	Others			4,100	22,170
Security of Shop								0
Machinaries			0					0
Total			60,000				60,000	120,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Farmacy	2,800	84,000	1,008,000	1,058,400	1,111,320
0	0	0	0	0	0
Total Sales (A)	2,800	84,000	1,008,000	1,058,400	1,111,320
Less. Variable Expense					
Farmacy	2,240	67,200	806,400	846,720	889,056
Total variable Expense (B)	2,240	67,200	806,400	846,720	889,056
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		220	2,640	2,772	2,911
Transportation		660	7,920	8,316	8,732
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		220	2,640	2,772	2,911
Graud Bill		0	0	0	0
Generator Bill		158	1,890	1,985	2,084
Mobile Bill		525	6,300	6,615	6,946
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,783	81,390	82,460	83,582
Net Profit (E) [C-D]		10,018	120,210	129,221	138,682
Investment Payback			24,000	24,000	24,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow	60,000		
1.1	Cash Inflow	120,210	129,221	138,682
1.2	Investment Infusion by Investor	0	0	0
1.3	Net Profit		96,210	201,431
1.4	Depreciation (Non cash item)	180,210	225,431	340,112
	Opening Balance of Cash Surplus			
2	Total Cash Inflow	60,000		
2.1	Cash Outflow			
2.2	Purchase of Product	24,000	24,000	24,000
2.3	Payment of GB Loan	84,000	24,000	24,000
	Investment Pay Back (Including Ownership Tr. Fee)	96,210	201,431	316,112
3	Total Cash Outflow	60,000		

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 02 Years
Own Business : 02 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



নৃতিক সেটার
০১৭০৫-২৪৪৪৯০

মেইন রোড, ৪০লা বাইপাস সড়িকারী, টাঙ্গাইল। মেবাইল: ০১৭০৫-২৪৪৪৯০, ০১৭০৫-২৭০০৯
কিছু কলিকতাবাসিদের জন্যে এখানে ডাকখানা আছে।



(একটি অত্যাধুনিক ডিজিটাল ডায়ালগনস্টিক সেটার)
ময়মনসিংহ রোড, টাঙ্গাইল। মেবাইল: ০১৭০৫-২৪৪৪৯০



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গ্রামীণ ব্যাংক
কোকসহরা কালিহাতি শাখা

সহজ ঋণের পাশ বই

নাম আব্দুল হান্নান

কবী নং ৪০০৪

গ্রুপ নং ০২

কেন্দ্র নং ৯/৯

কেন্দ্রের নাম কোকসহরা কালিহাতি শাখা

ইস্যুর তারিখ ২/১১/১৭

FAMILY PICTURE

