Proposed NU Business Name: NEW MIZAN MEDICAL HALL



Project identification and prepared by: Md Farhad Hossain Tangail Sadar Unit, Tangail

Project verified by: Md Mizanur Rahman Patowary



| Brief Bio of The Proposed Nobin Udyokta | | | | | |
|---|-------|---|--|--|--|
| Name | : | MD MIZANUR RAHMAN | | | |
| Age | : | 01-01-1984 (32 Years) | | | |
| Education, till to date | : | BA | | | |
| Marital status | : | Married | | | |
| Children | : | 02 Daughter 01 Son | | | |
| No. of siblings: | : | 03 Brothers 01 Sister | | | |
| Address | : | Vill: Kandila , P.O: Shibpor , P.S: Tangail Sadar , Dist: Tangail | | | |
| Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info | : : : | Mother Father MST NURJAHAN BEGUM MD AFSAR ALI Branch: Gala Tangail, Centre: 09 (Female), Member ID: 1664/1, Group No: 04 Member since: 03-04-1995 (21 Years) First loan: BDT 2000 | | | |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc | : : : | Existing loan: BDT 40000 Outstanding loan: BDT 18880 NA No No No | | | |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Nill |
|---|---|---|
| Business Experiences and | : | 10 years experience in running business. 10 Years in own business. |
| Training Info | : | He has no training. |
| Other Own/Family Sources of Income | : | NA |
| Other Own/Family Sources of Liabilities | : | |
| Entrepreneur Contact No. | : | 01713-534403 |
| Family's Contact No. | : | |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST NURJAHAN BEGUM joined Grameen Bank since 21 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

| Proposed Nobin Udyokta Business Info | | | | | |
|---|---|--|--|--|--|
| Business Name | : | NEW MIZAN MEDICAL HALL | | | |
| Location | : | Shibpur Baazar, Tangail | | | |
| Total Investment in BDT | : | BDT 300000/- | | | |
| Financing | : | Self BDT 200000/- (from existing business) 67% Required Investment BDT 100000/- (as equity) 33% | | | |
| Present salary/drawings from business (estimates) | : | BDT 5,000 | | | |
| Proposed Salary | : | BDT 5,000 | | | |
| Size of shop | : | 15 ft x 10 ft= 150 sqft | | | |
| Implementation | : | The business is planned to be scaled up by investment in existing goods like Medicine. Average 10 % gain on sales. The business is operating by entrepreneur. Existing no employee. One will be appointed after receiving equity money. The shop is rented. Collects goods from Shibpur Baazar, Tangail Agreed grace period is 3 months. | | | |

| Existing | Business | (BDT) |
|-----------------|-----------------|-------|
|-----------------|-----------------|-------|

| | - | | |
|-----------------------------------|-------|---------|---------|
| Particular | Daily | Monthly | Yearly |
| Revenue(Sales) | | | |
| Medicine | 4500 | 135000 | 1620000 |
| Bkash & Flexi | 110 | 3300 | 39600 |
| Total Sales (A) | 4610 | 138300 | 1659600 |
| Less Variable Expense | | | |
| Medicine | 4050 | 121500 | 1458000 |
| Total variable Expense (B) | 4,050 | 121500 | 1458000 |
| Contribution Margin (CM) [C=(A-B) | 560 | 16800 | 201600 |
| Less Variable Expense | | | |
| Rent | | 1,500 | 18000 |
| Electricity bill | | 300 | 3600 |
| Transportation | | 1,500 | 18000 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 400 | 4800 |
| Guard | | 120 | 1440 |
| Mobile bill | | 400 | 4800 |
| Total fixed cost (D) | | 9,220 | 110640 |
| Net Profit (E)= [C-D] | | 7,580 | 90960 |

| Investment Breakdown | | | | | | | |
|----------------------|-----|------------|----------|-----|------------|---------|----------|
| | Exi | sting | Proposed | | | | |
| Particulars Qty. | | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Omiplazol | 1 | 25000 | 25,000 | 0 | 0 | 0 | 25,000 |
| Antibiotic | 1 | 40000 | 40,000 | 0 | 0 | 0 | 40,000 |
| Salain | 1 | 6000 | 6,000 | 0 | 0 | 0 | 6,000 |
| Vitamin | 1 | 4000 | 4,000 | 0 | 0 | 0 | 4,000 |
| Calsiam | 1 | 4000 | 4,000 | 0 | 0 | 0 | 4,000 |
| Bikash | 1 | 30000 | 30,000 | 0 | 0 | 0 | 30,000 |
| Flexi | 1 | 10000 | 10,000 | 0 | 0 | 0 | 10,000 |
| Sim card | 1 | 2000 | 2,000 | 0 | 0 | 0 | 2,000 |
| Electricity bill | 1 | 39000 | 39,000 | 0 | 0 | 0 | 39,000 |
| Medicine | | 0 | 0 | 1 | 40000 | 40,000 | 40,000 |
| Salain | | 0 | 0 | 1 | 30000 | 30,000 | 30,000 |
| Bikash | | 0 | 0 | 1 | 30000 | 30,000 | 30,000 |
| Security | 1 | 40000 | 40,000 | 0 | 0 | 0 | 40,000 |
| Total | 10 | 0 | 200,000 | 3 | 0 | 100,000 | 300,000 |





| Financial Projection (BDT) | | | | | | |
|-----------------------------------|-------|---------|---------|---------|---------|--|
| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 | |
| Revenue(Sales) | | | | | | |
| Medicine | 6500 | 195000 | 2340000 | 2457000 | 2579850 | |
| Bkash & Flexi | 160 | 4800 | 57600 | 60480 | 63504 | |
| Total Sales (A) | 6660 | 199800 | 2397600 | 2517480 | 2643354 | |
| Less Variable Expense | | | | | | |
| Medicine | 5850 | 175500 | 2106000 | 2211300 | 2321865 | |
| Total variable Expense (B) | 5,850 | 175500 | 2106000 | 2211300 | 2321865 | |
| Contribution Margin (CM) [C=(A-B) | 810 | 24300 | 291600 | 306180 | 321489 | |
| Less Variable Expense | | | | | | |
| Rent | | 1,500 | 18000 | 18,000 | 18000 | |
| Electricity bill | | 500 | 6000 | 6500 | 7000 | |
| Transportation | | 1,800 | 21600 | 22,100 | 22600 | |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 | |
| Entertainment | | 400 | 4800 | 4800 | 4800 | |
| Guard | | 120 | 1440 | 1440 | 1440 | |
| Mobile bill | | 500 | 6000 | 6100 | 6200 | |
| Total fixed cost (D) | | 9,820 | 117,840 | 118,940 | 120040 | |
| Net Profit (E)= [C-D] | | 14480 | 173760 | 187,240 | 201449 | |
| Investment Payback | | | 40,000 | 40,000 | 40,000 | |

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

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|--|--------------|--------------|--------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 100,000 | | |
| 1.2 | Net Profit | 173,760 | 187,240 | 201449 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 133,760 | 281000 |
| | Total Cash Inflow | 273760 | 321000 | 482449 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 100,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 40000 | 40000 | 400000 |
| | Total Cash Outflow | 140,000 | 40000 | 400000 |
| 3 | Net Cash Surplus | 133,760 | 281000 | 82449 |

SWOT ANALYSIS

Strength

Employment: Self: 0 Family:0 Others:0

Experience & Skill: 10 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





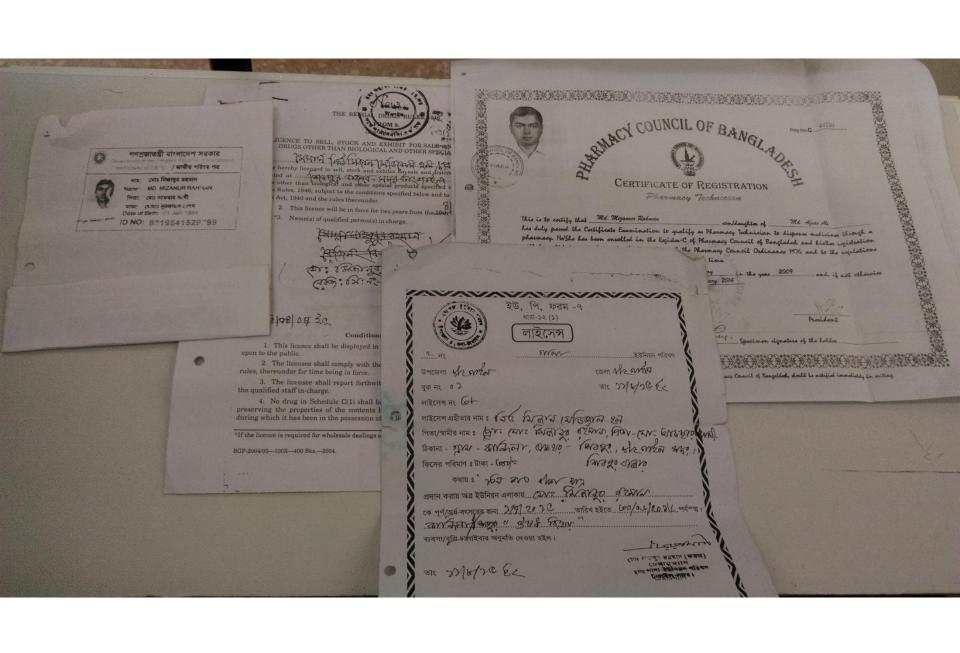












FAMILY PICTURE

