

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



Project identification and prepared by: Zahidul Kamal,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MIHIR RANJAN SHILL
Age	:	02-06-1983 (34 Years)
Education	:	HSC
Marital status	:	Married
Children	:	01 Son And 01 Daughter
No. of siblings:	:	02 Brothers , 01 Sisters
Address	:	Vill: Barahigobonda ; P.O: Joylaskar ; P.S: Dagoanvuian ; 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	:	RENU BALA SHILL
(iii) Father's name	:	DEBENDRA KUMAR SHILL
(iv) GB member's info	:	Branch: Joyloskor, Dagoanvuian ; Centre # 17 (Female), Member ID: 3324 , Group No: 04 Member since: 03-05-1989 (27 Years) First loan: BDT 10,000/-
Further Information:		Existing loan: BDT 50,000 Outstanding loan:
(v) Who pays GB loan installment	:	Self
(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	:	15 years experience in running business. 14 Years in own business. He has 06 month training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01822-372387
Family's Contact No.	:	01766-812126
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RENU BALA SHILL joined Grameen Bank since 27 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	JONOSEBA PHARMACY
Location	:	Barahi Gobindra, Feni
Total Investment in BDT	:	BDT 121,500/-
Financing	:	Self BDT 71,500/- (from existing business) 59% Required Investment BDT 50,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 15 ft= 180 square ft
Security	:	15,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Tablet, Capsule, Syrup, Injection etc▪Average 10% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

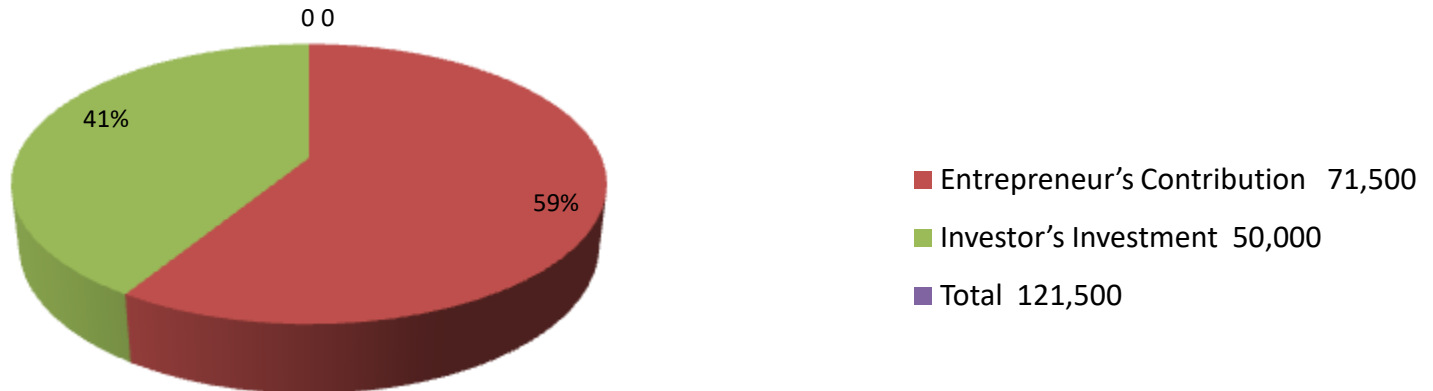
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Tablet, Capsule, Syrup, Injection etc	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less Variable Expense			
Tablet, Capsule, Syrup, Injection etc	3,600	108,000	1,296,000
Total variable Expense (B)	3,600	108,000	1,296,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less Variable Expense			
Rent		1,000	12,000
Electricity bill		300	3,600
Transportations		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		7,900	94,800
Net Profit (E)= [C-D]		4,100	49,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Syrup	125	40	5,000	500	40	20,000	25,000
Tablet	2000	10	20,000	1000	10	10,000	30,000
Saline	15	90	1,300	0	0	0	1,300
Injection	100	50	5,000	200	50	10,000	15,000
Capsule	520	10	5,200	1000	10	10,000	15,200
Others	0	0	20,000	0	0	0	20,000
Security	1	0	15,000	0	0	0	15,000
Total	2761	200	71,500	2700	110	50,000	121,500

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1 st Year	2 nd Year	3 rd Year
Revenue(Sales)					
Tablet, Capsule, Syrup, Injection etc	5,000	150,000	1800000	1890000	1984500
Total Sales (A)	5,000	150,000	1800000	1890000	1984500
Less Variable Expense					
Tablet, Capsule, Syrup, Injection etc	4,500	135,000	1620000	1701000	1786050
Total variable Expense (B)	4,500	135,000	1620000	1701000	1786050
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000	189000	198450
Less Variable Expense					
Rent		1,000	12,000	12,000	12,000
Electricity bill		500	6,000	6,500	7,000
Transportation		1,200	14,400	15,000	13,500
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		8,400	100,800	102,100	101,400
Net Profit (E)= [C-D]		6,600	79,200	86,900	97,050
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	79,200	86,900	97,050
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		59,200	126,100
	Total Cash Inflow	129,200	146,100	223,150
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	59,200	126,100	203,150

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 15 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

