

## Proposed NU Business Name: **OHI MEDICAL HAL**



Project identification and prepared by: Md. Forhad Hosen,  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



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

Name	:	<b>ABUL KALAM AJAD (JUWEL)</b>
Age	:	1-5-1982(34 Years)
Education, till to date	:	B A
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Aloa vobanee, P.O: Bera buchonia, P.S: Delduyar, 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	:	<b>LATE JOHURA BEGUM</b>
(iii) Father's name	:	<b>LATE SOHRAB HOSSAIN</b>
(iv) GB member's info	:	Branch: Silimpur , Centre # 28(Female), Member ID: 2134, Group No: 04 Member since: 7-3-1988 to 1997 (09Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	N/A
(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	:	05 years experience in running business. He has 6 months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729700791
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIR FAMILY**

LATE JOHURA BEGUM joined Grameen Bank since 9 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>OHI MEDICAL HAL</b>
Location	:	Selimpur, Tangail
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50000/-(from existing business) 50% Required Investment BDT 50,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; medicine etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

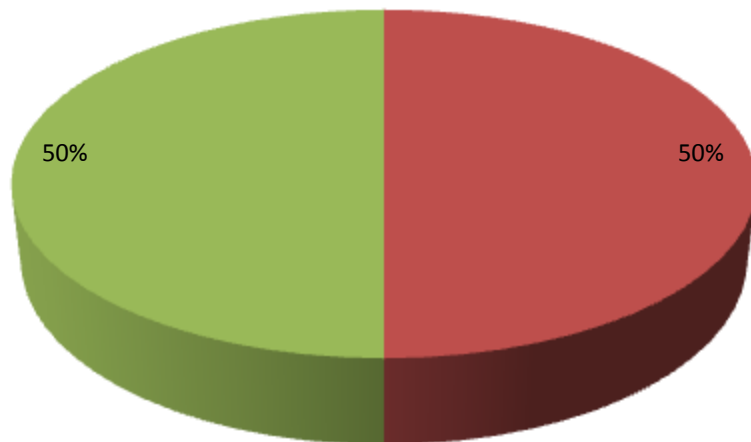
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine	1880	56400	676800
<b>Total sales (A)</b>	1880	56400	676800
<b>Less Variable Exp.</b>			
Medicine	1598	47940	575280
<b>Total Variable exp. (B)</b>	1598	47940	575280
<b>Contribution Margin CM [C= (A-B)]</b>	<b>282</b>	<b>8460</b>	<b>101520</b>
<b>less fixed exp.</b>			
Rent		600	7200
Electricity bill		200	2400
Transportation		800	9600
Salary (self)		3000	36000
Entertainment		300	3600
Mobile		200	2400
<b>total fixed cost (D)</b>		5100	61200
<b>Net profit (E) [C-D]</b>		<b>3360</b>	<b>40320</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Omiprazol	10	350	3,500	40	350	14,000	17,500
Antibiotic	15	180	2,700	35	180	6,300	9,000
Cyprosin	58	360	20,880			0	20,880
Selain	34	250	8,500			0	8,500
Vitamine	49	80	3,920			0	3,920
Others	70	150	10,500	198	150	29,700	40,200
Security			0				0
<b>Total</b>	<b>236</b>		<b>50,000</b>	<b>273</b>		<b>50,000</b>	<b>100,000</b>

## Source of Finance



■ Entrepreneur's Contribution 50,000

■ Investor's Investment 50,000

■ Total 100,000

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Medicine	3860	115800	1389600	1459080	1532034
<b>Total Sales (A)</b>	<b>3860</b>	<b>115800</b>	<b>1389600</b>	<b>1459080</b>	<b>1532034</b>
less variable Expenses					
Medicine	3281	98430	1181160	1240218	1302229
Total variable Expenses (B)	3281	98430	1181160	1240218	1302229
<b>Contribution Margin (CM)= (A-B)</b>	<b>579</b>	<b>17370</b>	<b>208440</b>	<b>218862</b>	<b>229805.1</b>
<b>Less Fixed Expenses</b>					
Rent		600	7200	7200	7200
Electricity bill		200	2400	2400	2400
Transportation		850	10200	10200	10200
Salary (self)		5000	60000	60000	60000
Salary (staff)		5000	60000	60000	60000
Entertainment		350	4200	4200	4200
Mobile		350	4200	4200	4200
Total Fixed Cost		12350	148200	148200	148200
<b>Net Profit (E) (C-D)</b>		<b>5020</b>	<b>60240</b>	<b>70662</b>	<b>81605.1</b>
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



# 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	60,240	70,662	81605.1
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		40,240	90902
	<b>Total Cash Inflow</b>	110240	110902	172507.1
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)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	
3	<b>Net Cash Surplus</b>	40,240	90902	152507.1

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:1  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

# ওহি

## মেডিক্যাল হল

প্রোঃ আবুল কালাম আজাদ

সকল প্রকার এ্যালোপ্যাথিক ওষধ  
খুচরা ও পাইকারী বিক্রয় করা হয়।

আলোয়া সারনী (বেড়াবোচনা) টাঙ্গাইল। মোঃ ০১৭৪৩৪০৭১৩২





দেববন্ধু ষোল্ল স্টোর

দেববন্ধু ষোল্ল স্টোর



















# FAMILY PICTURE