

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



Project identification and prepared by: Md Bellal Hossain
Dagonbhuiyan Unit, Feni

Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	HRIDOY CHANDRA DE
Age	:	01-07-1994 (22 Years)
Education, till to date	:	Class 2
Marital status	:	Unmarried
Children	:	NA
No. of siblings:	:	01 Sisters
Address	:	Vill: Lalpur P.O: Siloniya P.S: Dagonbhuiyan, 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	:	RITA RANI DEY
(iii) Father's name	:	GANESH CHADRA DEY
(iv) GB member's info	:	Branch : Joylashkar, Dagonbhuiyan , Centre: 60 (Female), Member ID: 6473 , Group No: 03 Member since: 19-10-2009 (07 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 60000 Outstanding loan: BDT 56680
(v) Who pays GB loan installment	:	Father
(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.)	:	
Business Experiences and Training Info	:	07 years experience in running business. 07 Years in own business. He has 04 years training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01767-656341
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RITA RANI DEY joined Grameen Bank since 07 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	:	URMI MEDICAL HALL
Location	:	Siloniya Baazar Main Road, Dagonbhuiyan, Feni
Total Investment in BDT	:	BDT 440000/-
Financing	:	Self BDT 360000/- (from existing business) 82% Required Investment BDT 80000/- (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 05 ft= 60 square ft
Implementation	:	<ul style="list-style-type: none">▪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 Feni Sadar.▪Agreed grace period is 3 months.

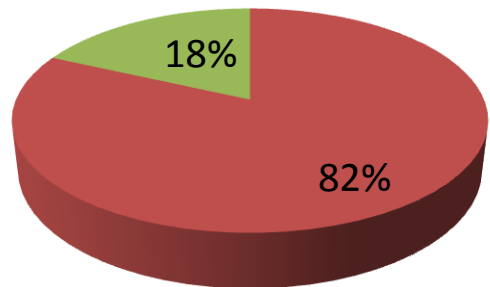
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Medicine	2900	87000	1044000
Total Sales (A)	2900	87000	1044000
Less Variable Expense			
Medicine	5400	162000	1944000
Total variable Expense (B)	5,400	162000	1944000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less Variable Expense			
Rent		1,500	18000
Electricity bill		400	4800
Transportation		2,000	24000
Salary (self)		5000	60000
Entertainment		100	1200
Guard		40	480
Generator		250	3000
Mobile bill		300	3600
Total fixed cost (D)		9,590	115080
Net Profit (E)= [C-D]		8,410	100920

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Omeprazoil	100	500	50,000	50	500	25,000	75,000
Domperdon	50	250	12,500	20	250	5,000	17,500
Fluecoxacilla	30	400	12,000	20	700	14,000	26,000
Azithormoyenis	50	500	25,000	20	450	9,000	34,000
Cofixime	30	450	13,500	10	250	2,500	16,000
Amoxiphilium	20	250	5,000	20	850	17,000	22,000
Trocragampam	20	300	6,000	0	0	0	6,000
Paracitamol	25	500	12,500	0	0	0	12,500
Mattormin	100	850	85,000	0	0	0	85,000
Others	1	78500	78,500	1	7500	7,500	86,000
Security	1	60000	60,000			0	60,000
Total	427	0	360,000	141	0	80,000	440,000

Source of Finance



- Entrepreneur's Contribution 360,000
- Investor's Investment 80,000
- Total 440,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Medicine	8600	258000	3096000	3250800
Total Sales (A)	8600	258000	3096000	3250800
Less Variable Expense				
Medicine	7740	232200	2786400	2925720
Total variable Expense (B)	7,740	232200	2786400	2925720
Contribution Margin (CM) [C=(A-B)	860	25800	309600	325080
Less Variable Expense				
Rent		1,500	18000	18,000
Electricity bill		600	7200	7700
Transportation		2,400	28800	29,300
Salary (self)		5000	60000	60000
Entertainment		100	1200	1200
Guard		40	480	480
Generator		250	3000	3000
Mobile bill		400	4800	4900
Total fixed cost (D)		10,290	120,480	121,580
Net Profit (E)= [C-D]		15510	186120	203,500
Investment Payback			48,000	48,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	186,120	203,500
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		138,120
	Total Cash Inflow	266120	341620
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	138,120	293620

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 07 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





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কবর ষ্টোর ডার্মি মেডিকেল হল

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ফার্মাক ইলেকট্রিক

এখানে আপনাদের বিক্রি করা হয়।

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People's Republic of Bangladesh
Office of the Registrar of Birth and Death
Jailaskar Union parishad
Daganbhuiyan, Feni
Birth Certificate

[Rule-9, of Birth and Death Registration (Union Parishad) Rules, 2006]
(Extract from Birth Register)

Register No:

1	7
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Date of Issue: 24-04-2016

Date of Registration: 24-04-2016

Birth Registration No: *

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Name: Ridoy Chandra Dey

Sex: Male

Date of Birth: 01-07-1994

First July Nineteen Hundred Ninety Four

Place of Birth: Lalpur, Jailaskar Union,
Daganbhuiyan, Feni.

Father's Name: Ganesh Chandra Dey

Father's Nationality: Bangladeshi

Mother's Name: Rita Rani Dey

Mother's Nationality: Bangladeshi

Permanent Address: Village: Lalpur, P.O: Silonia,

P.S: Daganbhuiyan, Distrcit: Feni.

Name of Registrar with Seal

FAMILY PICTURE

