

## Proposed NU Business Name: SALMA MEDICAL HALL



Project identification and prepared by: Md. Sahadat Hossain  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD.SONA MIYA</b>
Age	:	08-04-1992(25 Years)
Education, till to date	:	S.s.c
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	04 Brother 02 sister
Address	:	Vill: Dhorati P.O: Chadpur P.S: Modhupur Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>MOST. CHANDRA VANU</b>
(iii) Father's name	:	<b>MD. SHAHA ALI</b>
(iv) GB member's info	:	Branch: Jodunathpur , Centre # 25 (male), Member ID:3321 Group No: 07 Member since: 2006 Running (11Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 98,000 Outstanding loan:17995
(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.)	:	Nil
Business Experiences and Training Info	:	06 years experience in running business. He has 3 month training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01709759442
Family's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MD.SHAHA ALI** Joined Grameen Bank Since 11 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SALMA MEDICAL HALL</b>
Location	:	Dhorati bazar,modhupur, Tangail
Total Investment in BDT	:	BDT 88,000
Financing	:	Self BDT 380,00(from existing business) 43% Required Investment BDT 50,000(as equity) 57%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	100 Squire ft.
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Medicine.</li><li>▪Average20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no Employee.</li><li>▪The Farm is own.</li><li>▪Collects goods from Dhonbari.</li><li>▪Agreed grace period is 3 months.</li></ul>

**Existing Business (BDT)**

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
medicen	2,500	75,000	900000
<b>Total Sales (A)</b>	2,500	75,000	900000
<b>Less. Variable Expense</b>			
medicen	2,000	60,000	720000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	2,000	60,000	720000
<b>Contribution Margin (CM) [C=(A-B)]</b>	500	15,000	180000
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity bill		200	2,400
Transportation		2000	24,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		500	6,000
Guard		0	0
Genaretor		0	0
Mobile bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>8,000</b>	<b>96,000</b>
<b>Net Profit (E) [C-D]</b>		<b>7,000</b>	<b>84,000</b>



### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
<b>Revenue (sales)</b>				
madicen	2,800	84,000	1,008,000	1,058,400
<b>Total Sales (A)</b>	2,800	84,000	1,008,000	1,058,400
<b>Less. Variable Expense</b>				
madicen	2,240	67,200	806,400	846,720
<b>Total variable Expense(B)</b>	2,240	67,200	806,400	846,720
<b>Contribution Margin (CM) [C=(A-B)]</b>	560	16,800	201,600	211,680
<b>Less. Fixed Expense</b>				
Rent		0	0	0
Electricity bill		500	6,000	6,100
Transportation		2000	24,000	24,300
Salary (self)		5000	60,000	60,500
Salar (staff)		0	0	0
Entertainment		500	500	500
Guard		0	0	0
Genaretor		0	0	0
Mobile bill		300	3,600	3,800
<b>Total fixed Cost (D)</b>		<b>8,300</b>	<b>94,100</b>	<b>95,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,500</b>	<b>107,500</b>	<b>116,480</b>
<b>Investment Payback</b>			<b>42,000</b>	<b>42,000</b>



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

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	107,500	116,480
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		77,500
	<b>Total Cash Inflow</b>	<b>157,500</b>	<b>193,980</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>77,500</b>	<b>163,980</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 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







# FAMILY PICTURE

