

A Nabin Udyokta Project  
**Maa Medical Hall**



**Project by : Samir Chandra Debnath**  
**Identified by : Md. Sohrab Hossain**  
**Verified By: Md. Saiful Islam**

**Hajigonj Unit, Region-1**  
**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



<b>Name</b>	:	<b>Samir Chandra Debnath</b>
<b>Age</b>	:	<b>01.01.1990 (26Years)</b>
<b>Marital status</b>	:	<b>Unmarried</b>
<b>Children</b>	:	<b>N/A</b>
<b>No. of siblings:</b>	:	<b>Brothers-02 Sisters -02</b>
<b>Parent's and GB related Info</b>		
<b>(i) Who is GB member</b>	:	<b>Mother</b> <input checked="" type="checkbox"/> <b>Father</b> <input type="checkbox"/>
<b>(ii) Mother's name</b>	:	<b>Maya Rani Debi</b>
<b>(iii) Father's name</b>	:	<b>Atul Chandra Debnath</b>
<b>(iv) GB member's info</b>	:	<b>Branch- Borkul Center- 6/m ,Group-01 Loanee no-1096 Member Since29/04/1996 First loan: 5000 Existing loan- 35000 Outstanding: 10960</b>
<b>Further Information:</b>		
<b>(v) Who pays GB loan installment</b>	:	<b>N/U</b>
<b>(vi) Mobile lady</b>	:	<b>N/A</b>
<b>(vii) Grameen Education Loan</b>	:	<b>N/A</b>
<b>(viii) Any other loan like GCCN, GKF etc.</b>	:	<b>N/A</b>
<b>Education</b>	:	<b>S. S. C Training RMP Three Month</b>

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



<b>Present Occupation</b>	<b>:</b>	<b>Medicine Business.</b>
<b>Trade License No-</b>		<b>17/15-16 Drug License No:CP-250/A</b>
<b>Business Experiences</b>	<b>:</b>	<b>8Years</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>Brother is job in book Library and Father is a school Teacher.</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>NU Contact info.</b>		<b>01935431738</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>GT Hajigonj Unit Office, Chandpur.</b>



NU's Mother has been a member of Grameen Bank since 29/04/1996 (20 years). At first she took Tk.5,000 from GB. NU invested GB Loan in his business. He repaired their own house and bought some cattle from the income of his business. They gradually improved their life standard through GB loan.

# PROPOSED BUSINESS Info.



<b>Business Name</b>	<b>:</b>	<b>Maa Medical Hall</b>
<b>Address/ Location</b>	<b>:</b>	<b>Ramchandrapur Bazar, Hajigonj, Chandpur.</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>344,450</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT 264,450/=(from existing business) - 77% Required Investment BDT 80,000 (as equity) -23%</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>8,000</b>
<b>Proposed Salary</b>		<b>8,000</b>
<b>i. Proposed Business % of present gross profit margin</b>	<b>:</b>	<b>16%</b>
<b>ii. Estimated % of proposed gross profit margin</b>	<b>:</b>	<b>16%</b>
<b>iii. Agreed grace period</b>	<b>:</b>	<b>2 months</b>
<b>iv. In future risk mgt. plan (from fire, disaster etc.)</b>	<b>:</b>	<b>N/A</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4000	120000	1440000
<i>Less: Cost of Sales (B)</i>	3360	100800	1209600
<b>Gross Profit (A-B) = [C]</b>	640	19200	230400
<i>Less: Operating Costs</i>			
Electricity Bill		250	3000
Generator Bill		200	2400
Mobile bill		300	3600
Shop rent		1000	12000
Present Salary		8000	96000
Others cost		200	2400
Generator bill		80	960
Entertainment		150	1800
Non Cash Item:			
Depreciation Expenses (20,000*10%)		166	2000
<b>Total Operating Cost (D)</b>		10366	124152
<b>Net Profit (C-D):</b>		8834	106008

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items (*) Furniture <b>Advance</b>	164,450 20,000 80,000		264,450
Proposed Items (**):		80,000	80,000
<b>Total Capital</b>	<b>264,450</b>	<b>80,000</b>	<b>344,450</b>

(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide



# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name with quantity	Amount
Pantaprazl(10box 350tk)	3500
Tribox(15box 400tk)	6000
Ketotifein(375tk 20box)	7500
V complex(300tk 25box)	7500
Arithromycin(420tk 15box)	6300
Saline	15000
Ketorolac(440tk 16box)	7040
Calcium(400tk 20box)	8000
Renitadin(250tk25box)	6250
Cexime 200 (400tk*10box)	4000
Ciprocin 500(480tk*15box)	7200
Syrup	10000
Fimoxil 250(300tk*20box)	6000
Seclo 20(400tk 20box)	8000
Clofenac(80tk 30box)	2400
Sef 3(400tk*10box)	4000
Oradol(480tk*12box)	5760
Stationary (guide, pen ,file etc)	30000
Others	20000
<b>Total Present Item</b>	<b>164,450</b>

Proposed Stock items	
Product name with quantity	Amount
Tribox(400tk*15box)	6000
Seclo(400tk*25box)	6000
Sef 3(400tk*20box)	6000
Syrup	5000
Fimoxil 250(400tk*15box)	6000
Oradol(480tk*10box)	5000
Calcium(400tk*20box)	8000
Renitadin(400tk*30box)	12000
Cexime( 200 (400tk*15box)	6000
Ciprocin500(400tk*10box)	4000
Ketotifein(400tk*15box)	6000
V complex(400tk*10box)	3000
Arithromycin(400tk*10box)	4000
Stationary	3000
<b>Total Proposed Item</b>	<b>80,000</b>



# Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
sales	5000	150000	180000	5500	165000	1980000	6000	180000	2160000
Less cost of sales	4200	126000	1512000	4620	138600	1663200	5040	151200	1814400
<b>Gross profit (16%)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>880</b>	<b>26400</b>	<b>316800</b>	<b>960</b>	<b>28800</b>	<b>345600</b>
Less operating cost									
Mobile Bill		500	6000		550	6600		600	7200
Electricity Bill		250	3000		300	3600		350	4200
Shop Rent		1000	12000		1000	12000		1000	12000
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Night guard bill		80	960		80	960		80	960
Generator bill		200	2400		200	2400		200	2400
Entertainment		150	1800		200	2400		250	3000
Others (fees,		250	3000		250	3000		300	3600
Non Cash Item:									
Depreciation (20000*10%)		166	2000		166	2000		166	2000
<b>Total Operating Cost (D)</b>		<b>10596</b>	<b>127152</b>		<b>10766</b>	<b>128952</b>		<b>10946</b>	<b>131352</b>
<b>(Net Profit C-D) :</b>		<b>13,404</b>	<b>160,848</b>		<b>15,634</b>	<b>187,608</b>		<b>17,854</b>	<b>214,248</b>
<b>Pay back</b>			<b>32,000</b>			<b>32,000</b>			<b>32,000</b>
<b>Retained Income:</b>			<b>128,848</b>			<b>155,608</b>			<b>182,248</b>

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000	0	0
1.2	Net Profit	120,848	147,608	174,248
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus	0	79,888	197,496
	<b>Total Cash Inflow</b>	<b>202,848</b>	<b>229,496</b>	<b>373,744</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	10960	0	0
2.3	Investment Pay Back	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>122960</b>	<b>32,000</b>	<b>32,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>79,888</b>	<b>197,496</b>	<b>341,744</b>



## **S**TRENGTH

- Long relationship with Grameen
- Well Known Person in locality
- Skill and 8 years working Experience

## **W**EAKNESS

- Lack of investment
- Less stock

## **O**PPORTUNITIES

- Have a chance at more customers within local area

## **T**HREATS

- Political Unrest
- Theft
- Fire

# Photographs





# Photographs





# Photographs





# Photographs





# Photographs











ইউসি পি নং: ১২৩৪ (১২ (১) নং বিধান প্রকৃতি)

প নং: ১২৩৪ (প্রাঃ) ইউনিয়ন পরিষদ

ডাকঘর: কামারখাত উপজেলা: হাজীগঞ্জ জেলা: চাঁদপুর

**ব্যবসা বাণিজ্যের লাইসেন্স**

লাইসেন্স নং: ১২/১২-১২

স্বাক্ষরকারীর নাম: মোঃ মেজিবুল হক

লাইসেন্স প্রাপকের নাম: সন্নীত চন্দ্র দেবনাথ

পিতা/স্বামীর নাম: অতুল চন্দ্র দেবনাথ

ঠিকানা: কামারখাত উপজেলা, পোঃ কামারখাত, হাজীগঞ্জ, চাঁদপুর

এই ইউনিয়নের আওতাধিনে ও বহিনে: ০৮/০৭/২০১৫ তারিখ হইতে (০৭/০২/১৬)

এক বছরকাল হিসাবে তাহার

ব্যবসায়ের ধরণ: ১২৩৪

ব্যবসা চালানিয়া যাতায়র জন্য অবশ্যক: ২০১৬

(কম্বায়: ১২৩৪)

প্রদান হওয়ার তারিখে এই লাইসেন্স প্রদান করা হইল।

স্বাক্ষর: মোঃ মেজিবুল হক  
উপজেলা পরিষদ

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: সন্নীত চন্দ্র দেবনাথ  
Name: Samir Chandra Debnath

পিতা: অতুল চন্দ্র দেবনাথ (সুনীল)

মাতা: মায়ী রানী দেবী

Date of Birth: 01 Jan 1990

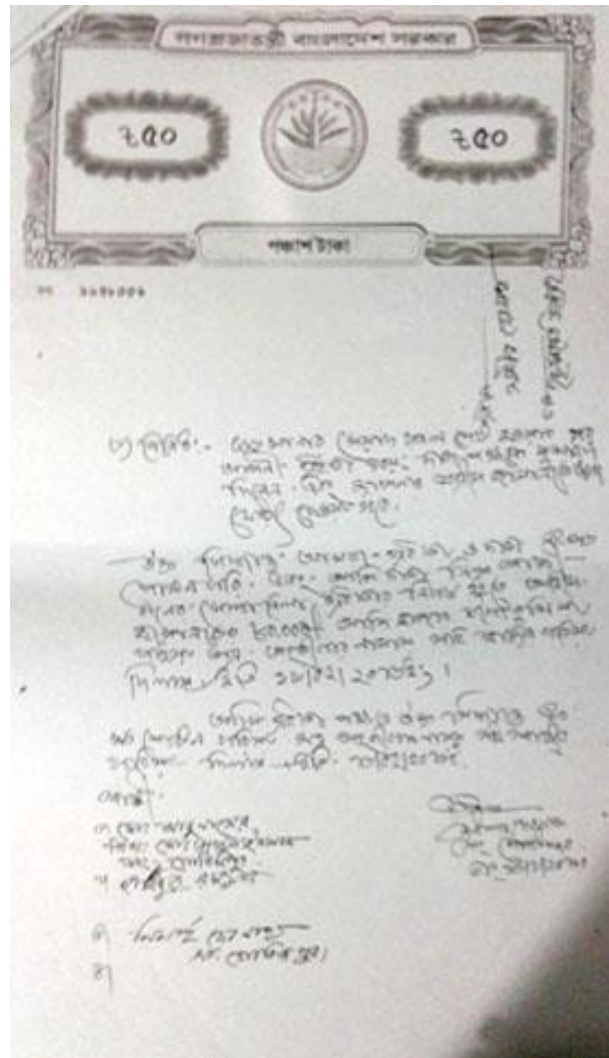
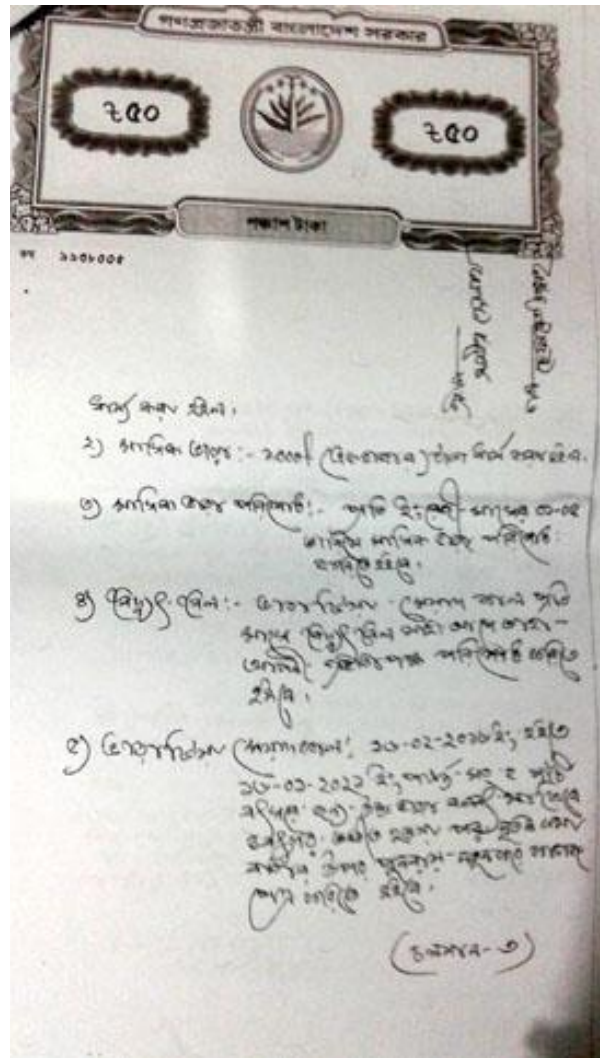
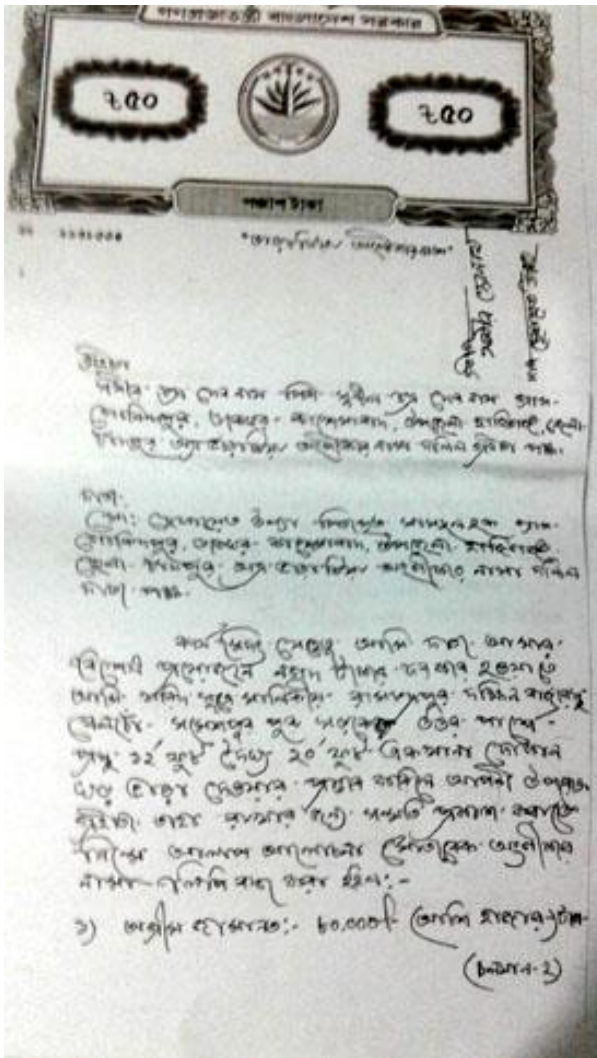
ID NO: 1314920540745

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোনও পাঠ্য্য সেবে নিকটই পেরি অফিসে জমা দেয়ার জন্য অনুমোদন করা হলে।

ঠিকানা: গ্রাম/ডাক: পোবিন্দপুর (সামু বাকী), পোবিন্দপুর, ডাকঘর: কামারখাত - ০৬১০, হাজীগঞ্জ, চাঁদপুর

প্রদানকারী কর্মসূচকের স্বাক্ষর:  প্রদানের তারিখ: ২১/০৫/২০০৮

# Photographs









*Presented at*  
**37<sup>th</sup> Internal Design Lab**  
**On April 7, 2016 at GT**

