



Grameen Kalyan

*Proposed NU Business Name : Sastho Seba
Kendro*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Mst. Kolpona Khatun . Vill: Ratulpara, Post: Alampur, Upazilla : Kushtia, District: Kushtia
Age	: 19 Years
Marital status	: Single .
No. of siblings:	: 1(One) brother and 1(One) sister.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst.Chaina Khatun : Md. Kalimudden . : Branch: Alampur, Group # 01, Centre # 59/M, Loan no.: 10579, Member since: 2010, First loan: Tk. 8,000, Existing loan: 16,000/-, Outstanding: 7,200/- : Father : No : Nil : Nil : Nil
Education, till to date	: Diploma in pathology & paramedical technology.

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	1 (One) years experiences in this business. Started business with BDT 10,000/- (Ten thousand). She has training Diploma in pathology & paramedical technology.
Other Own/Family Sources of Income	:	Father's income from tailoring business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01735458126
National ID number	:	19965017956032106
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 8,000 (Eight thousand) and used tailoring business. Subsequently she borrowed loan from GB for several times for different activities like including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sastho Seba Kendro.
Address/ Location	:	Ratulpara(Rustum market),kushtia.
Total Investment in BDT	:	BDT : 2,07,200/-
Financing	:	Self BDT : 1,07,200/- (from existing business) Required Investment BDT:1,00,000/- (as equity)
Present salary/drawings from business	:	BDT : Nil
Proposed Salary	:	BDT : Nil
Proposed Business Implementation Plan.	:	<ul style="list-style-type: none"> ➤ The project will start with having a Pharmacy & Health center . ➤ There are different types of medicine in this pharmacy, main items ; Azithromycin, Omeprazol ,Flucloxacilin, Vitamin, & others; ➤ Estimated sales is BDT. Tk. 2000/- per day . ➤ Estimated gross profit is 12% on sales ➤ Payback period in 2 years ➤ Expected date to start the project in January , 2016

INFO ON EXISTING BUSINESS OPERATIONS

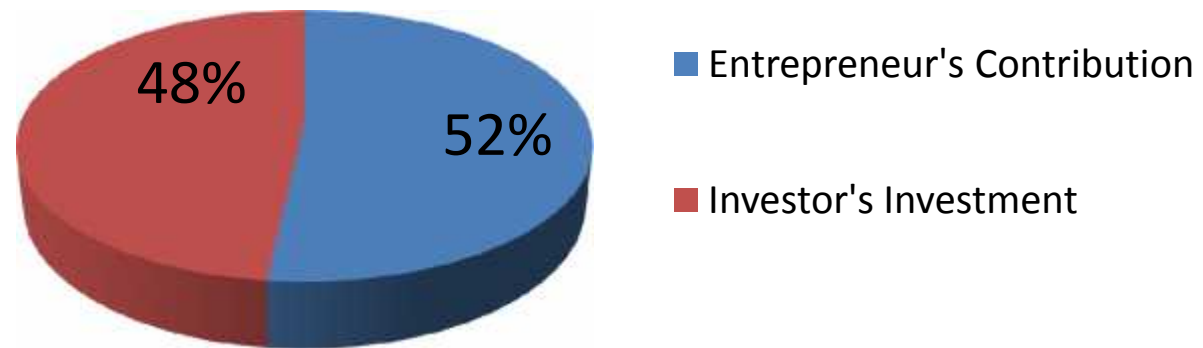
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,200	31,200	374,400
Less: Cost of sales (B):	1,056	27,456	329,472
Gross profit (GP) [C=(A-B)]	144	3,744	44,928
Less: Operating Costs:			
Electricity bill		100	1,200
Shop Rent		300	3,600
Mobile bill		100	1,200
Other Expenses		100	1,200
Non Cash Item:		0	0
Depreciation Expenses		150	1,800
Total Operating Cost (D)		750	9,000
(C-D)Net Profit:		2,994	35,928

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Medicine items (Azithromycin, Omeprazol, Flucloxacillin and others)	90,000	0	85,000	175,000
Furniture items	7,000	0	15,000	22,000
BP Machine, Nebulizer, Glucometer, Thermometer (Digital)	5,200			5,200
Fan 1ps	2,000			2,000
Cash in hand	3,000	0	0	3,000
Total Capital	107,200	0	100,000	207,200

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	107,200	52
Investor's Investment	100,000	48
Total Investment	207,200	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue						
Sales (A)	2,000	52,000	624,000	2,200	57,200	686,400
Cost of sales(B)	1760	45760	549120	1936	50336	604032
Gross profit (GP) [C=(A-B)]	240	6,240	74,880	264	6,864	82,368
Less: Operating Costs:						
Electricity bill		100	1,200		110	1,320
Shop Rent		300	3,600		330	3,960
Mobile bill (SMS & Reporting inclusive)		150	1,800		165	1,980
Other Expenses		150	1,800		165	1,980
Non Cash Item:						
Depreciation Expenses		200	2,400		220	2,640
Total Operating Cost (D)		900	10800		990	11880
(C-D)Net Profit:		5,340	64,080		5,874	70,488
Retained Income:			64,080			70,488

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>
<u>Cash inflow:</u>		
Opening Balance	3,000	105,280
Capital Infusion by Investor	100,000	
Sales	624,000	686,400
Total Receipts	727,000	791,680
<u>Cash Outflow:</u>		
Cost of goods sold	549,120	604,032
Operating expenses	12,600	13,680
Return to investor	60,000	60,000
Total payment	621,720	677,712
Closing Balances	105,280	113,968

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Skill and experience;<input type="checkbox"/> Good Reputation; Ownership in his own name;<input type="checkbox"/> Keeping books of record.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply products as per demand lack of sufficient capital.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of pharmacy;<input type="checkbox"/> Fixed customer (retail & wholesale);<input type="checkbox"/> Investor's money will be payback in two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Local competitor;<input type="checkbox"/> Credit Sales.

Presented at 11th Ex. SB Design Lab on 14th January,
2016 at Grameen Kalyan.

Thank you

Pictures

My Mather and me





স্বাস্থ্য সেবা কেন্দ্র

ভারত সরকার দ্বারা

স্বাস্থ্য সেবা কেন্দ্র

একটি স্বাস্থ্য সেবা কেন্দ্র হিসেবে পরিচালিত হবে।

এখানে সকল প্রকার ঔষধ পাওয়া যায়
এবং অল্প খরচে সকল প্রকার
পরীক্ষা ও অপারেশন করা হয়।

রোগী দেখার সময় :

প্রতিদিন সকাল ৭ টা থেকে দুপুর ১২ টা পর্যন্ত
অফিসার সারানি

স্থান : বাতুলপাড়া, রক্তম মার্কেট, কুষ্টিয়া।
যোগাযোগ : ০১৭৩৫-৪৫৮১২৬





















Bangladesh Technical Education Board, Dhaka

Certificate in Health Technology and Services Examination, 2014

SL No- 2065724

Registration No. 250532

Session 2013 - 2014

Kalpana Khatun

son/daughter of

Md. Kalim Uddin

and

Chaina Begum

(Father)

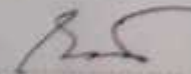
(Mother)

of *Kushtia Medical Institute, Kushtia*

bearing Roll No. *321772* duly passed the One - Year Certificate in Health Technology
and Services Examination in *Paramedical Technology* held in the month
of August, 2014. He/she secured CGPA *3.86* on a scale of 4.00.

Date of Printing : January 20, 2015

Date of Publication of result : December 18, 2014


Comparing by


Deputy Controller of Examinations



KUSHTIA MEDICAL INSTITUTE (KMI)

ALO Bhabon, N.S. Road, Singer Mor, Kushtia-7000.

Institute Code: 27061

Established: 2006

TESTIMONIAL

SL No. 018

Date: 06/03/2015

This is Certify that Names: *Kalpna Khatoon*

Father's Name: *Md. Kalim Uddin* Mother's Name: *Chaina Begum*

Villages: *Rattul Parza* Post: *Alampur* Thana: *Kushtia* District: *Kushtia* Was

a / an regular / irregular student of Kushtia Medical Institute, Kushtia. He/ She appeared at the Health Technology and Services Examination 2014..... Under the board of Bangladesh Technical Education Board, Dhaka.

His/ Her session: 2011...-2012.... Center: *Kushtia Polytechnic Institute* Center codes: 27040...

Roll No: *301735*..... Reg No: *288264*..... Technology: *Diploma in Laboratory Medicine (Pathology)*. He/ She passed the Examination in ...2015..... Result: *G.P.A. 3.88* (In scale of 4.00).

According to Institute Record His/ Her Date of Birth: *17 August 1995*..... in Word: *Seventeen August Nineteen Hundred Ninety Five*.

He/ She did not take part in any activity subversive of the state or of the society. He/ She bears a best moral character

Halim
Writer by

[Signature]
Checked by

[Signature]
Director/Principal
Kushtia Medical Institute

Trade License

একাউন্ট ও অডিট রুলের ১২ (১) দ্রষ্টব্য

লাইসেন্স

৭নং ফরম

০৬নং জিয়ারখী ইউনিয়ন পরিষদ

পো: কমলাপুর, উপজেলা: কুষ্টিয়া সদর, জেলা: কুষ্টিয়া।

তারিখ: ১৭/০৯/২০১৫খ্রি.

বহি নং-১৫

লাইসেন্স নং-১৪৪৮/২০১৫-২০১৬

লাইসেন্স গ্রহিতার নাম/ফার্ম/দোকান/কোম্পানী: স্বাস্থ্য সেবা কেন্দ্র

পিতা/স্বামী/মালিকের নাম: শ্রো: কল্পনা খাতুন

ঠিকানা: গ্রাম: রাতুলপাড়া, রুস্তম মার্কেট, ডাকঘর: আলামপুর, উপজেলা ও জেলা: কুষ্টিয়া।

পেশা/ ব্যবসার নাম: ওষুধ ফর্মেসী ও স্বাস্থ্য সেবা প্রদান করা হয়।

বৈধ বা বলবৎ থাকার সময়: জুলাই/২০১৫ হইতে জুন/২০১৬ পর্যন্ত।

লাইসেন্সের মেয়াদ: ০১(এক) বছর পর্যন্ত।

প্রদত্ত টাকার পরিমাণ : অংকে টাকা ২৫০+৩৮ভ্যাট=২৮৮/=

কথায়: দুইশত আটশি টাকা মাত্র।

মো: ইউসুফ আলী মোস্তা
চেয়ারম্যান
০৬নং জিয়ারখী ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

Thank You