



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Mostafigur Rahman</i> Vill: Purba Nargun, Union: Purba Nargun, Post: Kore para, Upazila: Thakurgaon Sadar, District: Thakurgaon.
Age	:	31 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	04 (Four) Brothers and 04 (Four) Sisters.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Jahanara Begum
(iii) Father's name	:	Md. Momtaz Ali
(iv) GB member's info	:	<i>Branch: Jagannathpur, Thakurgaon, Centre # 08/mo, Loan no.: 9466/1, Member since January 29, 2010</i> First loan: Tk. 8,000 Existing loan: Nil, Last loan: Tk. 13,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Diploma in Medicine
Present Occupation (Besides own business, i.e., perusing 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.)	:	09 (Nine) years experiences is running his own business. He started the business with BDT 50,000 (Fifty thousand). He has 03 (Three) years working experiences as a representatives in a pharmaceuticals company.
Other Own/Family Sources of Income	:	His father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01725495714
NU's National ID No.	:	9419463346333
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Jahanara Begum is a GB member since January 29, 2010 at first she took GB loan BDT 8,000 (eight thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Hamza Pharmacy</i>
Address/ Location	:	Choto khucha bari, Thakurgaon Sadar, Thakurgaon.
Total Investment in BDT	:	Tk. 181,000
Financing	:	Self Tk. 101,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 1,000 (One Thousand)
Proposed Salary	:	BDT 1,500 (One Thousand Five Hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%
(ii) Estimated % of proposed gross profit margin	:	On products 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (different types of medicine) (A)	1,000	28,000	336,000
Less: Cost of sales of products (product purchase) (B)	800	22,400	268,800
Gross Profit (C) [C=(A-B)]	200	5,600	67,200
<i>Less: Operating Cost:</i>			
Electricity bill		300	3,600
Generator bill			-
Shop Rent		500	6,000
Night Guard bill		100	1,200
Mobile bill		200	2,400
Provision of bad Debt		15	184
Present Salary (Self & family)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		700	8,400
<i>Non Cash Item:</i>			
Depreciation Expenses		56	674
<i>Total Operating Cost (D)</i>		2,871	34,457
Net Profit (C-D):		2,729	32,743

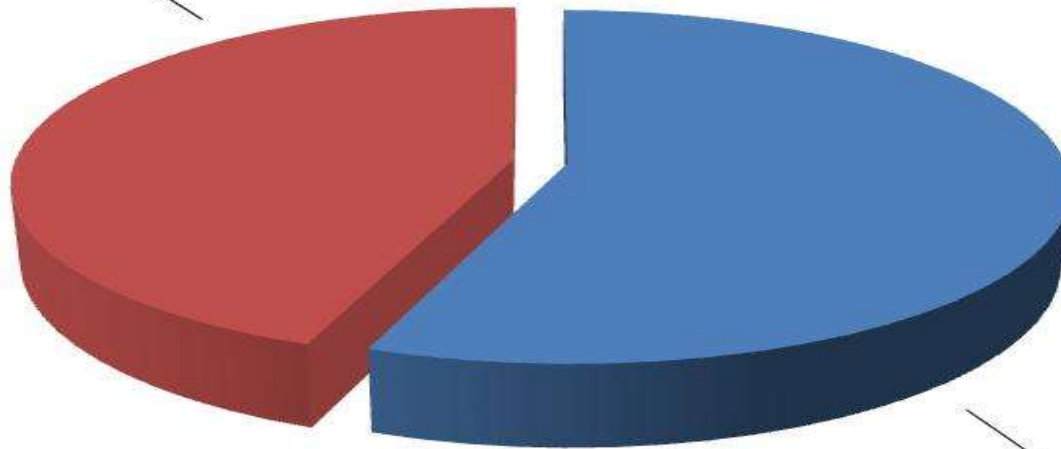
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of medicine- tablet, capsule, syrup and injection etc)	Investment in products (different types of medicine- tablet, capsule, syrup and injection etc)	67,041	80,000	147,041
Investment in Machineries (BP machine & thermometer)		550		550
Investment in Equipments (bulb and fan etc.)		700		700
Cash in hand		4,866		4,866
Debtors (Since November, 2015 to at present)		18,383		18,383
Creditors (Since November, 2015 to at present)		(10,400)		(10,400)
Decoration (fixture and fittings)		4,860		4,860
Advance for Shop		15,000		15,000
Total Capital		101,000	80,000	181,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 101,000
- GTT's Investment BDT 80,000
- Total Capital BDT 181,000

GTT's
Investment
44%



Entrepreneur's
Contribution
56%

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
Estimated sales income from products (different types of medicine) (A)	1,500	42,000	504,000	1,755	49,140	589,680	2,018	56,511	678,132
Less: Cost of sales of products (product purchase) (B)	1,200	33,600	403,200	1,404	39,312	471,744	1,615	45,209	542,506
Gross Profit (C) [C=(A-B)]	300	8,400	100,800	351	9,828	117,936	404	11,302	135,626
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		500	6,000
Generator bill			-			-			-
Shop Rent		500	6,000		500	6,000		800	9,600
Night Guard bill		150	1,800		200	2,400		200	2,400
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Provision of bad Debt		15	184		15	184		15	184
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary (Self & family)		1,500	18,000		2,000	24,000		2,500	30,000
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,300	15,600		1,500	18,000
Non Cash Item:									
Depreciation Expenses		56	674		56	674		56	674
Total Operating Cost (D)	-	4,800	54,127	-	5,650	67,797	-	6,650	79,797
Net Profit (C-D):	-	3,600	46,673	-	4,178	50,139	-	4,652	55,829
Retained Income			46,673			96,811			152,640

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	49,873	56,539	62,229
1.3	Depreciation Expenses	674	674	674
1.4	Opening Balance of Cash Surplus	-	31,346	50,158
	Total Cash Inflow	130,546	88,558	113,061
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	99,200	38,400	38,400
3.0	Total Cash Surplus	31,346	50,158	74,661

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on institutional training;
- Skilled and working experiences (12 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 253,640 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 146th as Yunus Centre and 24th In-house Executive
Social Business Design Lab
(GTT) on December 07, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







১৬নং নারগুন ইউনিয়ন পরিষদ

উপজেলা : ঠাকুরগাঁও, জেলা : ঠাকুরগাঁও।

লাইসেন্স ফি আদায় রেজিস্টার /রশিদ

অর্থ বৎসর- ২০১৫ - ২০১৬


লাইসেন্স

039

বহি নম্বর : ১
 লাইসেন্স নম্বর : ৩৯ তারিখ- ৮/১০/২০১৫
 লাইসেন্সধারীর নাম : ডাঃ মোঃ মোস্তাফিজুল রহমান
 পিতা/স্বামীর নাম : মোঃ সমজাহে খান
 ঠিকানা : হুটনগঞ্জ মোঃ রহমান
 পেশার ধরণ : হাঙ্গুল খাম্বা

তারিখ পর্যন্ত বৈধ
 ৩৮৮১২৮৮ ফি প্রদানের পরিমাণ টাকা ৩৮৮১ (কথায় ত্রিশকোটি টাকা)
 প্রাপ্ত হয়ে তার ব্যবসা/কৃষি/পেশা...ইতিহাস...চালিয়ে যাবার জন্য এই লাইসেন্স
 প্রদান করা হলো-

তারিখ-
 আরডিপি-২১ এলজিইডি, ইউপি আর্থিক ব্যবস্থাপনা নির্দেশিকা


 চেয়ারম্যানের দস্তখত
 (মোঃ শহগান আলী)
 চেয়ারম্যান
 ১৬নং নারগুন ইউনিয়ন
 ঠাকুরগাঁও সদর, ঠাকুরগাঁও।

নাইসেন নং ডিকি ২৪২০/১৯

ORIGINAL

THE BENGAL DRUGS RULES, 1946

FORM 8.

No. ৩০৩২০৯৯

[See rule 20(1)]

LICENCE TO SELL, STOCK AND EXHIBIT FOR SALE AND DISTRIBUTE DRUGS OTHER THAN BIOLOGICAL AND OTHER SPECIAL PRODUCTS

is/are hereby licensed to sell, stock and exhibit for sale and distribute on the premises situated at শ্রী. মো. মোস্তাফিজুর রহমান ১৫৩, ১/৬ কলকাতা drugs other than biological and other special products specified in Schedule C to the Drugs Rules, 1946, subject to the conditions specified below and to the provisions of the Drugs Act, 1940 and the rules thereunder.

৩২/১২/২০২২

2. This licence will be in force for two years from the 29th December, 1956

*3. Name(s) of qualified person(s) in charge.

শ্রী. মোস্তাফিজুর রহমান

ফার্মাসিউটিক্যাল

সি-৬২৩০৬

Date ২৩/১২/২২



Conditions of licence

[Signature]
Licensing Authority
(৩০৩২০৯৯ নং ডিকি)
১৫৩, ১/৬ কলকাতা

1. This licence shall be displayed in a prominent place in a part of the premises open to the public.
2. The licensee shall comply with the provisions of the Drugs Act, 1940, and the rules, thereunder for time being in force.
3. The licensee shall report forthwith to the licensing authority any change in the qualified staff in-charge.
4. No drug in Schedule C(1) shall be sold unless the precautions necessary for preserving the properties of the contents have been observed throughout the period during which it has been in the possession of the licensee.

*If the licence is required for wholesale dealings only delete and enter the word "wholesale"



গ্রামীণ ব্যাংক

মহাজ খানের দাশবই

১৭/৯

১৪৮৮/১

নাম জাহানারা বেগম / মহাজ
 কেন্দ্রের নাম নারায়ন বি/৯
 শাখা সরকারি সঞ্চয়ী ব্যাংক

১৪৮৮/১

১ ১

তারিখ	বিবরণ	কিষ্টি নম্বর	সহজ ঋণ						
			কিষ্টি আদায়	পরিশোধের বাকী	সুদ আদায়	কিষ্টি আদায়	পরিশোধের বাকী	সুদ আদায়	
	৳			৳৳৯৭-					
১৯/৯/৯০			৪৩৭	৳৳৯৭	৳				
২০/৯/৯০	০০		৪৩৭	৳৳৯৭	৳				
২১/৯/৯০			৩৩০	৳৩৩৬	৳				
২২/৯/৯০			৪৩	৳৩২৭	৩৭				
২৩/৯/৯০			৪৩	৳২৪৩	৩৭				
২৪/৯/৯০			৪৩	৳২৪৭	৩৭				
২৫/৯/৯০			৪৩	৳২০৪	৩৭				
২৬/৯/৯০			৳২৪৭	৳৯৭৩	৩৭				
২৭/৯/৯০			৪৩	৳৯২৭	৩৭				
২৮/৯/৯০			৪৩	৳৪৭৯	৩৭				
২৯/৯/৯০			৪৪৩	৳৭৩৭	৩৭				
৩০/৯/৯০			৩৪৩	৳৯৬	৩৭				
৩১/৯/৯০			৩০১	৳৯৬	৩৭				
৩২/৯/৯০	৩০/৯/৯০		৩০১	৳৯৬	৩৭				
৩৩/৯/৯০	৩১/৯/৯০		৩০১	৳৯৬	৩৭				
৩৪/৯/৯০	৩২/৯/৯০		৩০১	৳৯৬	৩৭				
৩৫/৯/৯০	৩৩/৯/৯০		৩০১	৳৯৬	৩৭				



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মোস্তাফিজুর রহমান

Name: Md Mostafigur Rahman

পিতা: মোঃ মমতাজ আলী

মাতা: মোছাঃ জাহানারা বেগম

Date of Birth: 04 Oct 1984

ID NO: 9419463346333

Thank You