



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|--|
| Name and address | : | Sree Shemul Das Vill: Vangapara, Union: Niamatpur, Post: Niamatpur, Upazila: Niamatpur, District: Naogaon. |
| Age | : | 23 Years |
| Marital status | : | Unmarried |
| Children | : | N/A |
| No. of siblings: | : | 03 (three) Brothers. |
| Parent's and GB related Info: | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Sreemoti: Sottoboti Das. |
| (iii) Father's name | : | Late: Kalachan Das. |
| (iv) GB member's info | : | <i>Branch: Vangapara, Niamatpur, Centre # 43/mo</i> <i>Loan no.: 9311, Member since May 04, 2011.</i> First loan: Tk. 7,000 Existing loan: Tk. 15,000, Outstanding loan: Tk. 9,340. |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Entrepreneur |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | Nil |
| (viii) Any other loan | : | Nil |

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| | | |
|--|---|---|
| Education, till to date | : | H.S.C (D.P.S Para, Dhaka, S.P.K.S). |
| Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.) | : | Nil |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.) | : | 03 (three) years experience is running his own business. He started the business only with Tk. 80,000 (Eighty thousand). : He has taken training from christen Mission about 2 years. (S P K S Dhaka). He has also taken training from his Village's Doctor about 2 years. |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contract No. | : | 01746-253648. |
| NU's National ID No. | : | 19926416973000069. |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sreemoti: Sottoboti Das is a GB member since May 04, 2011, at first she took GB loan BDT 7,000 (Seven thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes and assisting her son in his existing business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>Shemul Pharmacy</i> |
| Address/ Location | : | Niamatpur, Bazar, Naogaon. |
| Total Investment in BDT | : | Tk. 225,300 |
| Financing | : | Self Tk. 125,300 (from existing business) Required Investment Tk. 100,000 (as equity) |
| Present salary/drawings from business | : | Taka 4,000 (Four thousand) |
| Proposed Salary (estimates) | : | Taka 6,000 (Six thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On products 15% and Earning from treatment 100%. |
| (ii) Estimated % of proposed gross profit margin | : | On products 15%. Earning from treatment 100%. |
| (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) | 1,200 | 33,600 | 403,200 |
| Income from treatment | 300 | 8,400 | 100,800 |
| Total Sales Income (A) | 1,500 | 42,000 | 504,000 |
| Less: Cost of sales of products (product purchase) (B) | 1,020 | 28,560 | 342,720 |
| Gross Profit (C) [C=(A-B)] | 480 | 13,440 | 161,280 |
| Less: Operating Cost: | | | |
| Electricity bill | | 300 | 3,600 |
| Generator bill | | - | - |
| Shop Rent | | 1,000 | 12,000 |
| Night Guard bill | | 100 | 1,200 |
| Mobile bill | | 500 | 6,000 |
| Conveyance | | 1,500 | 18,000 |
| Provision of bad Debt | | 3 | 33 |
| Bank Charge (DD, PO, SC) | | | |
| Ownership Transfer Fee | | - | - |
| Present Salary (Self & family) | | 4,000 | 48,000 |
| Other Cost (stationary & Entertainment etc.) | | 800 | 9,600 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 109 | 1,306 |
| Total Operating Cost (D) | | 8,312 | 99,739 |
| Net Profit (C-D): | | 5,128 | 61,541 |

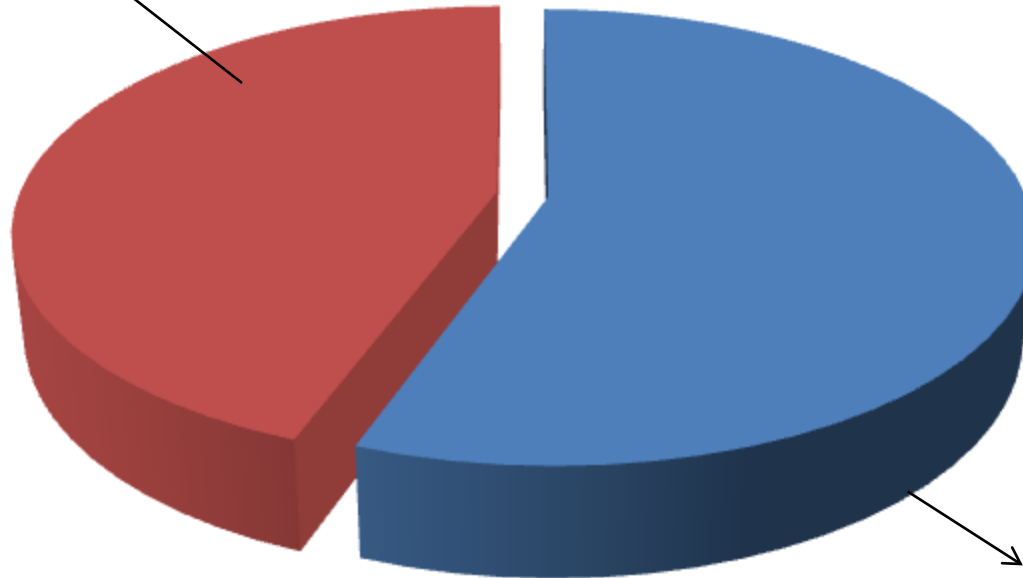
PRESENT & PROPOSED INVESTMENT BREAKDOWN

| 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) | 131,400 | 100,000 | 231,400 |
| Investment in Machineries (nebulizer machine, BP machine & C.S.P) | | 5,640 | | 5,640 |
| Investment in Equipments (bulb and fan etc.) | | 1,000 | | 1,000 |
| Cash in hand | | 2,700 | | 2,700 |
| Debtors (Since November, 2015 to at present) | | 3,300 | | 3,300 |
| Creditors (Since September, 2015 to at present) | | (12,500) | | (12,500) |
| GB Loan Outstanding | | (9,340) | | (9,340) |
| Decoration (fixture and fittings) | | 3,100 | | 3,100 |
| Total Capital | | 125,300 | 100,000 | 225,300 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 125,300
- GTT's Investment BDT 100,000
- Total Capital BDT 225,300

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 | 2,220 | 62,160 | 745,920 | 2,842 | 79,565 | 954,778 | 3,069 | 85,930 | 1,031,160 |
| Income from treatment | 330 | 9,240 | 110,880 | 330 | 9,240 | 110,880 | 330 | 9,240 | 110,880 |
| Total Sales Income (A) | 2,550 | 71,400 | 856,800 | 3,172 | 88,805 | 1,065,658 | 3,399 | 95,170 | 1,142,040 |
| Less: Cost of sales of products (product purchase) (B) | 1,887 | 52,836 | 634,032 | 2,415 | 67,630 | 811,561 | 2,609 | 73,040 | 876,486 |
| Gross Profit (C) [C=(A-B)] | 663 | 18,564 | 222,768 | 756 | 21,175 | 254,097 | 790 | 22,129 | 265,554 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 400 | 4,800 | | 500 | 6,000 | | 500 | 6,000 |
| Generator bill | | 100 | 1,200 | | 150 | 1,800 | | 200 | 2,400 |
| Shop Rent | | 1,000 | 12,000 | | 1,500 | 18,000 | | 1,500 | 18,000 |
| Night Guard bill | | 150 | 1,800 | | 200 | 2,400 | | 200 | 2,400 |
| Mobile bill (SMS & Reporting) | | 600 | 7,200 | | 600 | 7,200 | | 600 | 7,200 |
| Conveyance | | 2,500 | 30,000 | | 3,000 | 36,000 | | 4,000 | 48,000 |
| Provision of bad Debt | | 3 | 33 | | 3 | 33 | | 3 | 33 |
| Bank Charge (DD, PO, SC) | | 45 | 270 | | 45 | 540 | | 45 | 540 |
| Ownership Transfer Fee | | 667 | 4,000 | | 667 | 8,000 | | 667 | 8,000 |
| Proposed Salary (Self & family) | | 6,000 | 72,000 | | 7,000 | 84,000 | | 8,000 | 96,000 |
| Other Cost (stationary & Entertainment etc.) | | 900 | 10,800 | | 1,100 | 13,200 | | 1,300 | 15,600 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 109 | 1,306 | | 109 | 1,306 | | 109 | 1,306 |
| Total Operating Cost (D) | - | 12,473 | 145,409 | - | 14,873 | 178,479 | - | 17,123 | 205,479 |
| Net Profit (C-D): | - | 6,091 | 77,359 | - | 6,301 | 75,618 | - | 5,006 | 60,075 |
| Retained Income | | | 77,359 | | | 152,977 | | | 213,052 |

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including 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 | 50,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 43,539 | 49,294 | 52,910 |
| 1.3 | Depreciation Expenses | 1,268 | 1,268 | 1,268 |
| 1.4 | Opening Balance of Cash Surplus | - | 16,767 | 43,329 |
| | Total Cash Inflow | 94,807 | 67,329 | 97,507 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 50,000 | - | - |
| 2.2 | GB Loan Outstanding | 16,040 | | |
| 2.3 | Investment Payback including Ownership Transfer Fee | 12,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 78,040 | 24,000 | 24,000 |
| 3.0 | Total Cash Surplus | 16,767 | 43,329 | 73,507 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name
- Maintain books of record
- Experience : 07 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 338,352 after 3 years excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 137th as Yunus Centre and 19th In-house Executive
Social Business Design Lab
(GTT) on November 19, 2015 at Grameen Telecom Trust
Premises

Thank you

Pictures







ORIGINAL

THE DRUGS RULES, 1946



No.

164709

73-6250/13

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

(2000) *Dr. Anil Kumar Das - (M.B.B.S.)*

is/are hereby licensed to sell, stock and exhibit for sale and distribute on the premises situated at ... *1, N.S. Road, Beliaghata, Calcutta-700010, West Bengal* ... 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.

- 2. This licence will be in force for two years from the 29th December, 1956.
- *3. Name(s) of qualified person(s) in charge.

24/6/2022

Dr. Anil Kumar Das (M.B.B.S.)

মোঃ শরিফুল ইসলাম মেডিক্যাল অফিসার (সি.এম.এ.সি.)
পক্ষে পরিচালক (সি.এম.এ.সি.)
স্বাস্থ্যসংরক্ষণ বিভাগ

Date *29/6/2022*

Conditions of licence

- 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".

গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
রসুলপুর ইউনিয়ন পরিষদ
নিয়ামতপুর, নওগাঁ
জন্ম সনদ

[বিধি ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৬]
(জন্ম নিবন্ধন বহি থেকে উদ্ভূত)

নিবন্ধন বহি নং- ০ ৯

নিবন্ধন তারিখ:- ২০ - ০৬ - ২০০৭

সনদ ইস্যুর তারিখ: ২০ - ০১ - ২০১৫

জন্ম নিবন্ধন নম্বর: ১ ৯ ৯ ২ ৬ ৪ ১ ৬ ৯ ৭ ৩ ০ ০ ০ ০ ৬ ৯

নাম : শ্রীঃ শিমল দাস

লিঙ্গ: পুরুষ

জন্ম তারিখ: ০৭ - ০৮ - ১৯৯২

সাত আশট উনিশ শত বিরানব্বই

জন্ম স্থান : গ্রামঃ ভীমপুর, ওয়ার্ড নং - ০৯, ইউপি- ০৫নং রসুলপুর,

ডাকঃ নিয়ামতপুর, উপজেলা : নিয়ামতপুর, জেলা : নওগাঁ।

পিতার নাম: মৃতঃ কালাচাঁন দাস

জাতীয়তাঃ বাংলাদেশী।

মাতার নাম: শ্রীমতিঃ সত্যবতী দাস

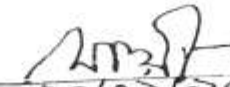
জাতীয়তাঃ বাংলাদেশী।

স্থায়ী ঠিকানাঃ গ্রামঃ ভীমপুর, ওয়ার্ড নং - ০৯, ইউপি- ০৫নং রসুলপুর,

ডাকঃ নিয়ামতপুর, উপজেলা : নিয়ামতপুর, জেলা : নওগাঁ।



নিবন্ধকের কার্যালয়ের সালমোহর


২০/০১/২০১৫
নিবন্ধকের স্বাক্ষর ও নামসহ সীল
মোহরঃ সাজ্জাদ আলী
চেয়ারম্যান
৫নং রসুলপুর ইউনিয়ন পরিষদ,
নিয়ামতপুর, নওগাঁ।

৪নং নিয়ামতপুর ইউনিয়ন পরিষদ

পোষ্টঃ + উপজেলাঃ নিয়ামতপুর, নওগাঁ।

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্ট্রার

অর্থ বৎসর: ২০২৫ তারিখ: ২০/১১/২৫

লাইসেন্স মুড়িপত্র

1762

৪নং নিয়ামতপুর ইউনিয়ন পরিষদ
নিয়ামতপুর, থানা/
উপজেলা
নওগাঁ জেলা

বই নম্বর : ১৫ তারিখ : ২০/১১/২৫

লাইসেন্স নম্বর : ১৭৬২

লাইসেন্সধারীর নাম : শ্রীমান শ্রীমান শ্রীমান

পিতা / স্বামীর নাম : শ্রীমান শ্রীমান শ্রীমান

ঠিকানা : নিয়ামতপুর, নওগাঁ

পেশার ধরন : কৃষক

তারিখ পর্যন্ত বৈধ : ১১/১১/২৫

ফি প্রদানের পরিমাণ টাকা : ৩০০/- (কথায় তিনশত টাকা)

তারিখ : ২০/১১/২৫

২০/১১/২৫
 নিয়ামতপুর ইউনিয়ন পরিষদ
 উপজেলা, নওগাঁ



গ্রামীণ ব্যাংক

নিয়ামতপুর শাখা

সহজ ঋণের পাশ বই

নাম শ্রীমতি .দেবদাসী

পত্নী নং ~~১১২~~ ১১১১

গ্রুপ নং ১২

কেন্দ্র নং ১৩/১৫

কেন্দ্রের নাম গ্রামীণ ব্যাংক

বই ইস্যুর তারিখ ১৩/০৫/১৫

শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You