



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Monjur Alam Vill: Bistrampur, Union: 06 no. Vanor, Post: Holdibari Hat, Upazila: Baliadangi, District: Thakurgaon.
Age	:	31 Years
Marital status	:	Married
Children	:	Nil.
No. of siblings:	:	02 (two) Brothers and 03 (three) 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. Jorina Begum
(iii) Father's name	:	Md. Mozibor Rahman
(iv) GB member's info	:	<i>Branch: Vanor, Baliadangi, Centre # 37/mo</i> <i>Loan no.: 5552, Member since October 13, 2011</i> First loan: Tk. 9,000 Existing loan: Tk. 14,000 , Outstanding loan: Tk. 11,050
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(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	:	B.A
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.)	:	<p>05 (Five) years experience is running his own medicine business. He started the business only with Tk. 18,000 (Eighteen thousand).</p> <p>He has on hand training from local Doctor's Chamber (3 Years).</p> <p>He has taken 03 (Three) months training on livestock & Fisheries from "Jubo Unnayan Proshikhan Kendro" under the district of Thakurgaon.</p>
Other Own/Family Sources of Income	:	His father is a local Doctor and another income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01719470915
NU's National ID No.	:	9410842572570
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Jorina Begum is a GB member since October 13, 2011 at first she took GB loan BDT 9,000 (Nine thousand).
- Gradually she took GB loan several times and utilized it by assisting her husband in existing business.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Monju Pharmacy</i>
Address/ Location	:	Holdibari Hat, Baliadangi, Thakurgaon.
Total Investment in BDT	:	Tk. 116,000
Financing	:	Self Tk. 66,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	Taka 3,500 (Three thousand five hundred)
Proposed Salary (estimates)	:	Taka 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products (medicine) 20%. And Health Checkup servicing 100%.
(ii) Estimated % of proposed gross profit margin	:	On products (medicine) 20%. And Health Checkup servicing 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 (medicine)	700	19,600	235,200
income from Servicing (Health Checkup)	150	4,200	50,400
Total Sales income (A)	850	23,800	285,600
Less: Cost of Sales of products (medicine)	560	15,680	188,160
Total Cost of Sales (B)	560	15,680	188,160
Gross Profit (C) [C=(A-B)]	290	8,120	97,440
Less: Operating Cost:			
Electricity bill		250	3,000
Night Guard bill		60	720
Conveyance bill		500	6,000
Shop Rent		400	4,800
Mobile bill		300	3,600
Night Guard bill		100	1,200
Present Salary (Family & Self)		3,500	42,000
Present Salary (Assistant-01-Nephew)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		100	1,200
Non Cash Item:			
Depreciation Expenses		106	1,277
Total Operating Cost (D)		6,316	75,797
Net Profit (C-D):		1,804	21,643

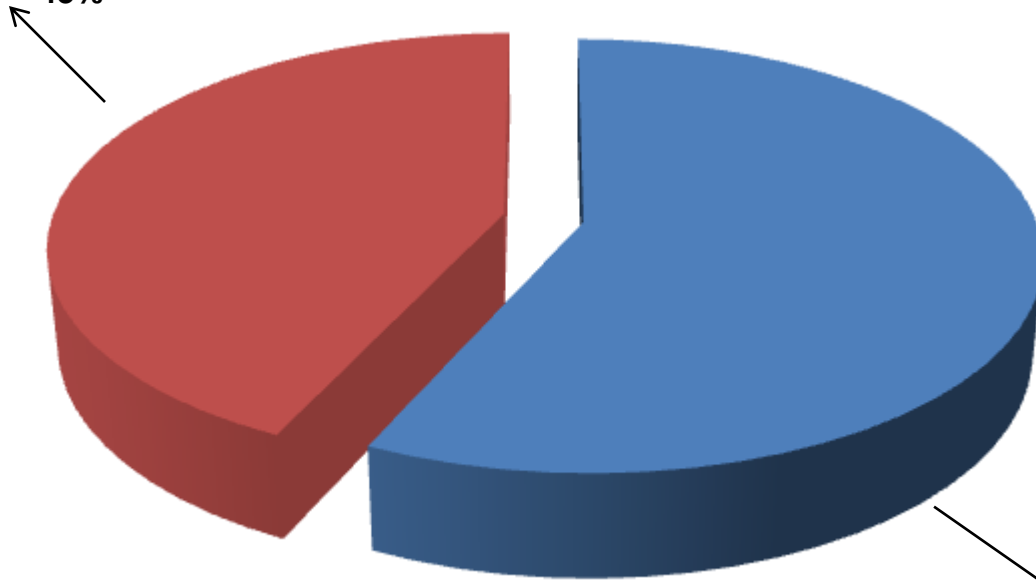
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of medicine etc.)	Investment in products (Different types of medicine etc.)	39,512	50,000	89,512
Investment in Machineries & equipment (B.P machine, nebulizer, fan, light etc.)		1,380	-	1,380
Cash in hand		408	-	408
Decoration (fixture & fittings)		10,700	-	10,700
Debtors (Since December, 2015 to at Present)		6,000	-	6,000
Creditors (Since December, 2015 to at Present)		(2,000)	-	(2,000)
Advance for Shop		10,000	-	10,000
Total Capital		66,000	50,000	116,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 66,000
- GTT's Investment BDT 50,000
- Total Capital BDT 116,000

GTT's Investment
43%



Entrepreneur's
Contribution 57%

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 income from products (medecine)	1,000	28,000	336,000	1,150	32,200	386,400	1,265	35,420	425,040
income from Servicing (Health Checkup)	200	5,600	67,200	230	6,440	77,280	253	7,084	85,008
Total estimated Sales income (A)	1,200	33,600	403,200	1,380	38,640	463,680	1,518	42,504	510,048
Less: Cost of Sales of products (medecine)	800	22,400	268,800	920	25,760	309,120	1,012	28,336	340,032
Total Cost of Sales (B)	800	22,400	268,800	920	25,760	309,120	1,012	28,336	340,032
Gross Profit (C) [C=(A-B)]	400	11,200	134,400	460	12,880	154,560	506	14,168	170,016
Less: Operating Cost:									
Electricity bill		300	3,600		350	4,200		400	4,800
Night Guard bill		60	720		90	1,080		90	1,080
Conveyance bil		700	8,400		700	8,400		750	9,000
Shop Rent		400	4,800		400	4,800		400	4,800
Mobile bill (SMS & Reporting)		450	5,400		450	5,400		500	6,000
Night Guard bill		100	1,200		120	1,440		140	1,680
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary-(Family & Self)		4,000	48,000		4,500	54,000		4,500	54,000
Proposed Salary-(Assistant-01-Nephew)		1,500	18,000		2,000	24,000		2,000	24,000
Other Cost (stationary & Entertainment etc.)		300	3,600		500	6,000		700	8,400
Non Cash Item:									
Depreciation Expenses		106	1,277		106	1,277		106	1,277
Total Operating Cost (D)	-	8,300	97,597	-	9,600	115,197	-	9,970	119,637
Net Profit (C-D):	-	2,900	36,803	-	3,280	39,363	-	4,198	50,379
Retained Income			36,803			76,166			126,545

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)	38,803	43,363	54,379
1.3	Depreciation Expenses	1,277	1,277	1,277
1.4	Opening Balance of Cash Surplus	-	28,080	48,720
	Total Cash Inflow	90,080	72,720	104,376
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	62,000	24,000	24,000
3.0	Total Cash Surplus	28,080	48,720	80,376

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Nephew)
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name
- Experience : 8Yrs.

WEAKNESS

- Can not supply goods and service according to demand.

OPPORTUNITIES

- Location of shop;
- Fixed customers;
- Only 01 (One) Similar Shop in his locality;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 192,545 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 161st as Yunus Centre and 31th In-house
Executive Social Business Design Lab
(GTT) on December 28, 2015 at Grameen Telecom
Trust Premises

Thank you

Pictures







গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মঞ্জুর আলম

Name: Md Monjur Alam

পিতা: মোঃ মজিবুর রহমান

মাতা: মোছাঃ জবিনা বেগম

Date of Birth: 12 Mar 1984

ID NO: 9410842572570

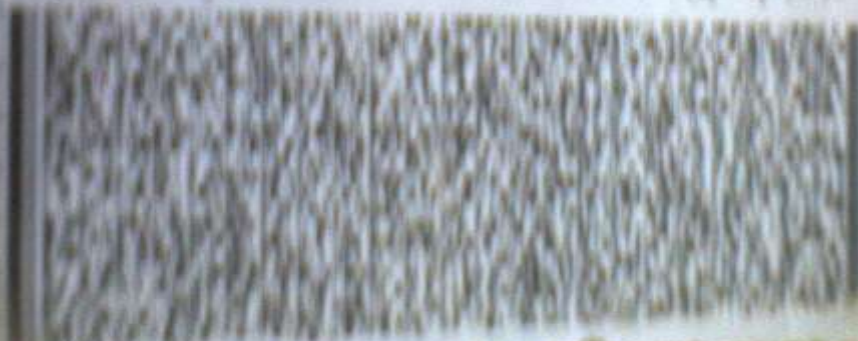
এই কাগজটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কাগজটি ব্যবহারকারী ব্যতীত অন্য কেউকে পাঠানো গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: বিশ্রামপুর, বিশ্রামপুর, ডাকঘর: হলদিবাড়ী হাট - ৫১৪০, বালিয়াডাঙ্গী, ঠাকুরগাঁও

রক্তের গ্রুপ / Blood Group: A+

Signature

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২১/০৯/২০০৮



৬নং ভানোর ইউনিয়ন পরিষদ

ডাকঘরঃ হলদিবাড়ী হাট, উপজেলাঃ বালিয়াডাঙ্গী জেলা : ঠাকুরগাঁও।

ট্রেড লাইসেন্স

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বহি নম্বর-০৩

তারিখ- ২৬/০৬/১৫

লাইসেন্স নম্বর-৪৬

লাইসেন্স ধারীর নামঃ

শ্রীঃ মনজুর হোসেন

পিতা/ স্বামীর নামঃ

শ্রীঃ মঞ্জুর হোসেন

ঠিকানাঃ

বিলুয়াডাঙ্গা

পেশার ধরনঃ

চাউর

০৬/০৬/১০-১৫

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকাঃ

২৫০/-

টাকা কথায়

দুইশত পঞ্চাশ টাকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা বৃত্তি/ পেশা

চালিয়া যাওয়ার জন্য এই লাইসেন্স প্রদান করা হল।

তারিখঃ

২৬/০৬/১৫

উপজেলা পরিষদ
৬নং ভানোর ইউনিয়ন পরিষদ
উপজেলা-বালিয়াডাঙ্গী, ঠাকুরগাঁও।



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1. The license shall be dissolved in a permanent form in a year of the previous year of the year.
2. The license shall comply with the provisions of the Change Act, 1992, and the rules, regulations and orders made thereunder.
3. The license shall remain valid until the expiry of the period specified in the license.
4. The license is subject to the provisions of the Change Act, 1992, and the rules, regulations and orders made thereunder.



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Thank You