

Proposed NU Business Name: M/S Jahanara Health Center



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Johir Kamal Badsa</i> Vill: Baliadanga, Union: Fatepur, Post: Jessore, Upazila: Kotwali, District: Jessore.
Age	:	31 Years
Marital status	:	Married
Children	:	1 (One) daughter
No. of siblings:	:	1 Brother & 3 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. Jaynal Abedin
(iv) GB member's info	:	<i>Branch: Fatepur, Centre # 7/Mo,</i> <i>Loan no.: 2333, Member since 25 May, 2008,</i> <i>First loan: Tk. 7,000/-</i> <i>Existing loan: 15,000, Outstanding loan: 13,315</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's mother
(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	:	H. S. C
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.)	:	07 years experience in selling medicine business, he started the business only with Tk. 50,000. : He has on hand training.
Other Own/Family Sources of Income	:	Father income and Mother income from medical service.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01744301801
NU's National ID No.	:	4114741397670
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Jahanara Begum is a GB member since 25 May, 2008, at first she took GB loan BDT 7,000 (seven thousand).
- Gradually she took loan several times and utilized it in medicine business.
- Finally GB loan helped her to improve economic condition and livelihood

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Jahanara Health Center</i>
Address/ Location	:	Zoom zoom pur, Kotwali, Jessore
Total Investment in BDT	:	Tk. 240,700
Financing	:	Self Tk. 90,700 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	Taka 3,000 (three thousand)
Proposed Salary (estimates)	:	Taka 3,500 (three thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 10%
(ii) Estimated % of proposed gross profit margin	:	On an average 10%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

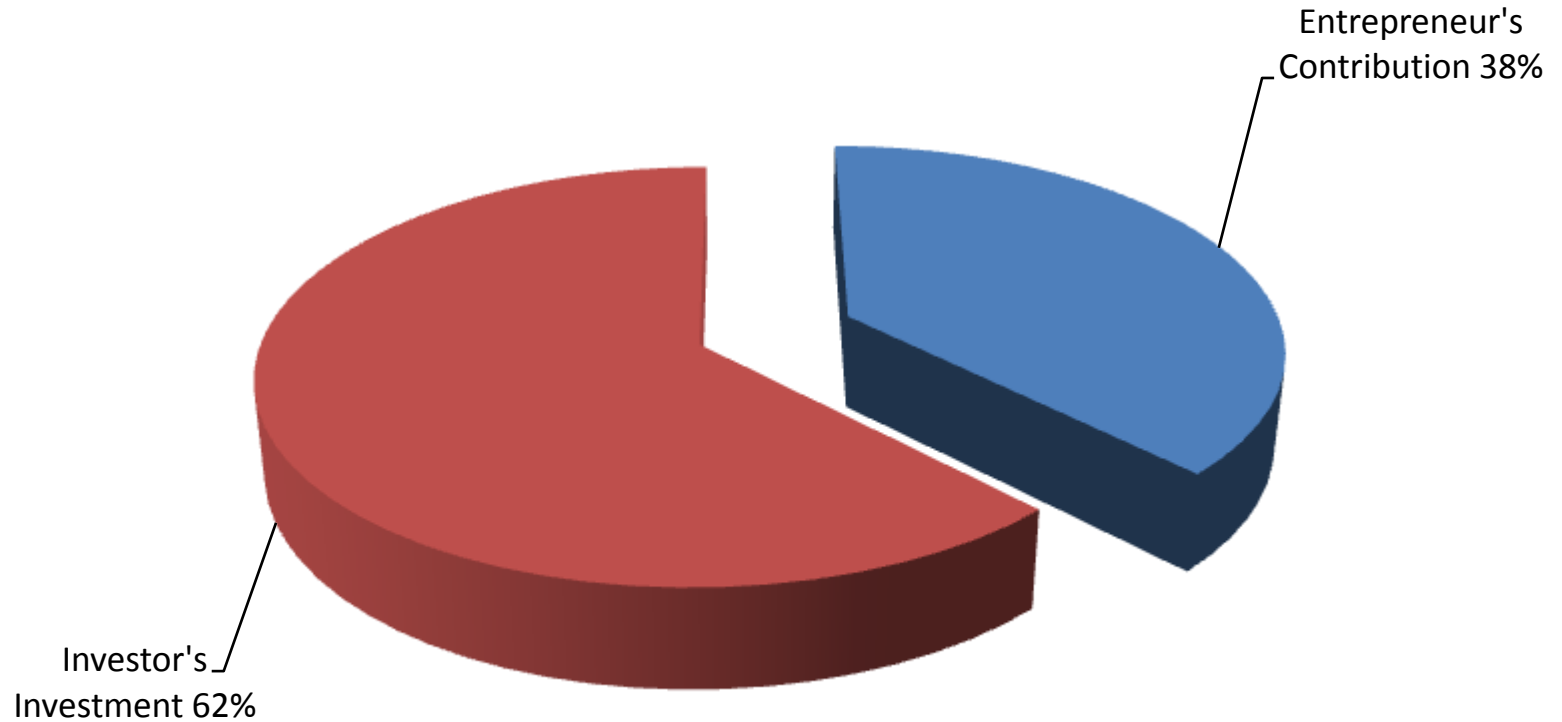
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income (A)	2,000	60,000	720,000
Less: Cost of Sales (B)	1,800	54,000	648,000
Gross Profit (C) [C=(A-B)]	200	6,000	72,000
Less: Operating Cost:			
Electricity bill		200	2,400
Generator bill		150	1,800
Shop Rent (own)		-	-
Night Guard bill		100	1,200
Mobile bill		200	2,400
Conveyance		500	6,000
Present Salary (Self)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		200	2,400
Non Cash Item:			
Depreciation Expenses		317	3,800
Total Operating Cost (D)		4,667	56,000
Net Profit (C-D):		1,333	16,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Medicine (Napa, vnmail, Cipro, Womex, Omep, MegaCon plus, Oral saline, Otosil, Brolyt, Alpoten, Femicon etc.)	46,000	150,000	196,000
Cash in hand	6,700	-	6,700
Investment in Furniture	38,000	-	38,000
Total Capital	90,700	150,000	240,700

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 90,700
- Investor's Investment BDT 150,000
- Total Capital BDT 240,700



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 (A)	3,900	117,000	1,404,000	4,680	140,400	1,684,800	5,382	161,460	1,937,520
Less: Cost of Sales (B)	3,510	105,300	1,263,600	4,212	126,360	1,516,320	4,844	145,314	1,743,768
Gross Profit (C) [C=(A-B)]	390	11,700	140,400	468	14,040	168,480	538	16,146	193,752
Less: Operating Cost:									
Electricity bill		300	3,600		400	4,800		500	6,000
Generator bill		200	2,400		250	3,000		300	3,600
Shop Rent (own)		-	-		-	-		-	-
Night Guard bill		120	1,440		140	1,680		160	1,920
Mobile bill (including SMS & Reporting)		400	4,800		450	5,400		500	6,000
Conveyance		700	8,400		900	10,800		1,100	13,200
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		3,500	42,000		4,000	48,000		4,500	54,000
Other Cost (stationary & Entertainment etc.)		300	3,600		400	4,800		500	6,000
Non Cash Item:									
Depreciation Expenses		317	3,800		317	3,800		317	3,800
Total Operating Cost (D)	-	6,837	76,040	-	7,857	94,280	-	8,877	106,520
Net Profit (C-D):	-	4,863	64,360	-	6,183	74,200	-	7,269	87,232
Retained Income			64,360			138,560			225,792

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW STATEMENT

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit	70,360	86,200	99,232
1.3	Depreciation Expenses	3,800	3,800	3,800
1.4	Opening Balance of Cash Surplus	-	38,160	56,160
	Total Cash Inflow	224,160	128,160	159,192
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	38,160	56,160	87,192

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- Seven years experience.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 316,492 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors.

Presented at 3rd In-house Executive Social Business Design Lab
on March 29, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









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ORIGINAL

THE ESSENTIAL DRUGS RULES, 1946.

FORM 9.

No.

21974

[Section 20(2)]

LICENCE TO SELL, STOCK AND EXHIBIT FOR SALE AND DISTRIBUTE BIOLOGICAL AND OTHER SPECIAL PRODUCTS SPECIFIED IN SCHEDULE C.

স্বাক্ষরিত: ডাঃ. হুমায়ুন কবীর, ডি.এম.এস., জি.এ.এ.এ. জসোর জোন।
is/are hereby licensed to sell, stock and exhibit for sale and distribute on the premises situated at ডাঃ. হুমায়ুন কবীর, ন.এ.এ.এ. জসোর জোন, জসোর জোন, the 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 date given below.

3. Particulars of biological products to be sold ৩৫/০৫/২০২০ পর্যন্ত

NON DISPENSING

স্বাক্ষরিত: ১২০ Products that Require Cold Storage

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

ডাঃ. হুমায়ুন কবীর
জি.এ.এ.এ. নং-৪৫-১৫২৪৪০

Date ২৫/০৫/২০০৬

২৫/৫/০৬
Conditions of licence.

২৫/৫/০৬
SUPERINTENDENT OF DRUGS
FOR LICENSING AUTHORITY
DRUGS ADMINISTRATION
JESSORE ZONE, JESSORE.

1. This licence shall be displayed in a prominent place in a part of the premises open to the public.

2. The licensee shall report forthwith to the licensing authority any change in the qualified staff in-charge.

3. No drug to which this licence applied 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".



বিশ্বমান্য হুমায়ুন হক
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

১২নং ফতেপুর ইউনিয়ন পরিষদ

ইউনিয়ন পরিষদ কার্যালয়, সদর, মণ্ডোল

ট্রেড লাইসেন্স

319

বুক নং-০০

লাইসেন্স নং- ১৫১/১৪৪

১৪৪ সন ১৯৭১ (১৯৭১) নম্বর

প্রতিষ্ঠানের নাম: মোসাদ জাহাঙ্গীর হুমায়ুন হক
 প্রোগ্রাইটর: মোঃ বাঃ হাঃ জাহাঙ্গীর হুমায়ুন
 পিতা/স্বামীর নাম: মোঃ বাঃ জাহাঙ্গীর হুমায়ুন
 মাতার নাম: মোঃ জাহাঙ্গীর হুমায়ুন
 ঠিকানা: বিদিত খিল্ডা হাট, বাজিয়ারা, মণ্ডোল
 কি ধরণের ব্যবসা: ওয়েব বিক্রয়

এই লাইসেন্স ১৫/০৭/১৪৪ - ১৫/০৬/১৫০৫ তারিখ পর্যন্ত বৈধ থাকিবে।

১৫/০৬/১৫০৫ টাক (কথায় তিনশত টাকা মাত্র) লাইসেন্স ফি বাবদ গ্রহণ করা হইল স্বাঃ হাঃ = ৪৫/-



ইউনিয়ন তথা কেন্দ্র হতে তথ্য সেবা নিম্ন



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



নাম: মোঃ জহির কামাল বাদশা
 Name: Md. Johir Kamal Badsa
 পিতা: মোঃ জয়নাল আবেদীন
 মাতা: মোসাঃ জাহানারা বেগম
 Date of Birth: 07 Jun 1988
 ID NO: 4114741397670

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাস্তব অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
 ঠিকানা: গ্রাম/রাস্তা: বালিয়াডাঙ্গা, ৮৭ নং বালিয়াডাঙ্গা, ডাকঘর: মণ্ডোল - ৭৪০০, কোতয়ালী, মণ্ডোল

রক্তের গ্রুপ / Blood Group: ---
 প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: [Signature] প্রদানের তারিখ: ০৮/০৫/২০০৮



29.01.15		6710/-	
Hartman	2250	उबई रिम	1480
D/A	326	मूप	20
पेटा	220	सेन	20
सेन	126	क्रिगन	560
ग्रम	380	कान्त	220
क्रिगन	580	अलुन	560
उबई रिम	1200		
सब्रुल	26		
<hr/>			
उबई रिम	15968/-		
उबई रिम	4000/-	30	
उबई रिम	6968/-		
	1057/-		
<hr/>			
27.02.15	1098/-		
	6868/-		

क्रिगन	60
उबई रिम	18
मूप	287
सेन	320
क्रिगन	620
ग्रम	830
उबई रिम	1260
<hr/>	
उबई रिम	10215
	10243
	300
	800
	7913/-

28.01.15		7913/-	
Flugol	396		
पेटा	220		
D/A	1350		
उबई रिम	720		
<hr/>			
उबई रिम	12597/-		
	5838		
	6759		

01-01-2015 - 29-01-2015
 725 = 129600
 02/02/2015
 (उबई रिम) 2800
 (उबई रिम) 2800

उबई रिम 2800

विशेष धारा

01-01-2015	4185/-
02-01-2015	5425/-
3-01-15	2691
4-01-15	5010
5-01-15	4714
6-01-15	

01.01.2015		4880/-	
plumagal-2	→	1.300/-	
Sealo-20-20	→	100/-	
Poline-10-10	→	100/-	
plus-5	→	50	
cyonimine-5	→	140	
cipro-10	→	120	
praline-1	→	350	
Saver-20	→	600	
Toben-pp-5	→	285	
Ethivit-5	→	275	
HidBtam-5	→	325	
FICS-200-20	→	600	
<hr/>		9,065/-	
paid-01.01.15	→	3,500/-	
<hr/>		5,565/-	

02.01.15		5,565/-	
torj-30-30	→	300/-	
Darma-150-alex	→	528/-	
Womex-200-5	→	375	
cipro-10	→	120	
D/A-24	→	1320	
Hartman-24	→	1460	
Sealos-20	→	360	
cevit-50	→	80	
Rispalm-10	→	162	
voof-200-20	→	360	
Hjgea-gold-12	→	660	
<hr/>		11,290/-	
paid-5000/-	→	5000/-	
<hr/>		6290/-	



Thank You