



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Mamunuzzaman</i> Vill: Siraj Singa, Union: Ramnagar, Post: Kowada hat, Upazila: Jessore Sadar, District: Jessore.
Age	:	27 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 (two) 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	:	Mst. Asiya Khatun
(iii) Father's name	:	Md. Nurul Islam
(iv) GB member's info	:	<i>Branch: Kowada Bazar, Jessore, Centre # 02/Mo, Loan no: 1301/1, Member since April 28, 2009, First loan: Tk. 60,000/- Existing loan: 60,000, Outstanding loan: 28,320</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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.)	:	3 (three) years experience in Medicine business, started business with BDT 150,000 (one lac fifty thousand). : He has one Year training on Pre- Paramedical course from Arto Manobata Unnayan Sangstha.
Other Own/Family Sources of Income	:	Father's Income (job holder).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01719584960
NU's National ID No.	:	4114792381766
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Asiya Khatun is a GB member since April 28, 2009, at first she took GB loan BDT 60,000 (sixty thousand).
- Gradually she took GB loan several times and utilized it by purchasing cow and assisting her son in business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Sagor Medical Corner</i>
Address/ Location	:	Kowada Bazar, Jessore.
Total Investment in BDT	:	Tk. 400,000
Financing	:	Self Tk. 200,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	Taka 2,000 (two thousand)
Proposed Salary (estimates)	:	Taka 4,000 (four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On Products sales13% and Servicing 100%
(ii) Estimated % of proposed gross profit margin	:	On Products sales13% and Servicing 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales from products	1,500	39,000	468,000
Income from servicing	400	10,400	124,800
Total Sales income (A)	1,900	49,400	592,800
Less: Cost of Sales (B)	1,305	33,930	407,160
Gross Profit (C) [C=(A-B)]	595	15,470	185,640
Less: Operating Cost:			
Electricity bill		450	5,400
Generator bill		150	1,800
Shop Rent		900	10,800
Night Guard bill		70	840
Mobile bill		300	3,600
Conveyance		300	3,600
Present Salary (Self)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		483	5,800
Total Operating Cost (D)		5,153	61,840
Net Profit (C-D):		10,317	123,800

PRESENT & PROPOSED INVESTMENT BREAKDOWN

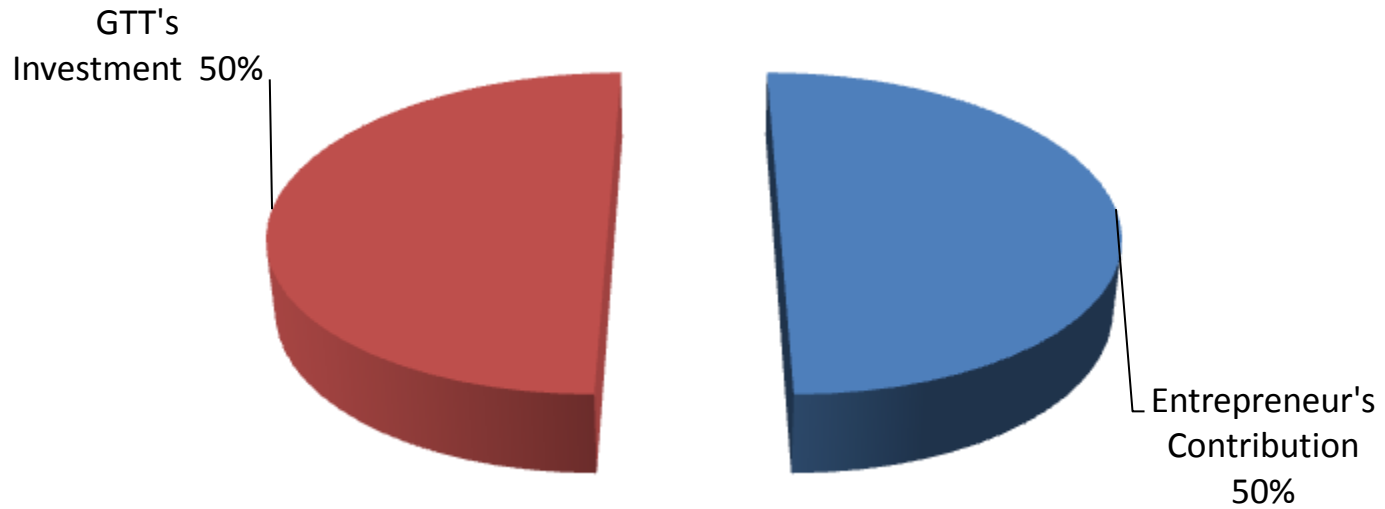
Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Medicine (Pyracitamol, Mattronidazol, Kitotofen, Kitorolac, Diclofinac, Azithromicin, Ciprofolaxacin, Cefixim, Serap, Capsule, Tablet etc.)	104,473	200,000	304,473
Machineries (Refrigerator, Diabetics machine, BP machine, Fan etc.)	22,000	-	22,000
Decoration (Fixtures & Fittings)	25,000	-	25,000
Advance for shop	76,000	-	76,000
Cash in hand	847	-	847
Grameen Bank Loan	(28,320)	-	(28,320)
Total Capital	200,000	200,000	400,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 200,000

■ GTT's Investment BDT 200,000

■ Total Capital BDT 400,000



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	2,100	54,600	655,200	2,310	60,060	720,720	2,426	63,063	756,756
Estimated income from servicing	500	13,000	156,000	600	15,600	187,200	720	18,720	224,640
Estimated Total Sales income (A)	2,600	67,600	811,200	2,910	75,660	907,920	3,146	81,783	981,396
Less: Cost of Sales (B)	1,827	47,502	570,024	2,010	52,252	627,026	2,110	54,865	658,378
Gross Profit (C) [C=(A-B)]	773	20,098	241,176	900	23,408	280,894	1,035	26,918	323,018
Less: Operating Cost:									
Electricity bill		550	6,600		650	7,800		750	9,000
Generator bill		200	2,400		250	3,000		300	3,600
Shop Rent		900	10,800		900	10,800		1,200	14,400
Night Guard bill		100	1,200		130	1,560		160	1,920
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		700	8,400
Conveyance		500	6,000		700	8,400		900	10,800
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		4,000	48,000		5,000	60,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
Non Cash Item:									
Depreciation Expenses		483	5,800		483	5,800		483	5,800
Total Operating Cost (D)	-	9,367	104,400	-	11,047	132,560	-	13,027	156,320
Net Profit (C-D):	-	10,731	136,776	-	12,361	148,334	-	13,892	166,698
Retained Income			136,776			285,110			451,808

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.)

<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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	144,776	164,334	182,698
1.3	Depreciation Expenses	5,800	5,800	5,800
1.4	Opening Balance of Cash Surplus	-	74,256	148,390
	Total Cash Inflow	350,576	244,390	336,888
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Payback of Grameen Bank Outstanding Loan	28,320	-	-
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	276,320	96,000	96,000
3.0	Total Cash Surplus	74,256	148,390	240,888

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Can not supply goods & service according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 651,808 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors;

Presented at 7th In-house Executive Social Business Design Lab
on June 24, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





Sl. No.- 115/2010

ARTO MANOBATA UNNAYAN SANGSTHA



REGISTERED BY THE GOVT. OF THE
SWJ. REG. No- J-402

PEOPLES REPUBLIC OF BANGLADESH
F.D.Reg. No- 1408

Pre-P.M.C CERTIFICATE

Certified That.....*Old. Mammunuzzaman*.....S/O.....*Old. Nurul Islam*.....

Mother's Name.....*Ayza Khatun*.....bearing the Roll No.....*Five (05)*.....

under the A. M. U. S has successfully completed one year training course of Pre-Paramedical Course (Pre-P. M. C)
from.....*15.7.2009*.....to.....*15.03.2010*.....and has passed the examination in the month of.....*March*..... / 20*10*.....

Batch No. P. C.*12*.....and was placed in.....*Pass*.....division.

COURSE CO-ORDINATOR

EXECUTIVE DIRECTOR



THE BENGAL DRUGS RULES, 1946

FROM 9.

[See rule 20(2)]

ORIGINAL
জি.এস. ০৪৩২২ বি

No. 0050140

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

মোহাম্মদ আশরাফ মিডিক্যাল স্টোর, প্রায়- (মঃ মামুনুজ্জামান (আসরাফ))

is/are hereby licensed to sell, stock and exhibit for sale and distribute on the premises
situated at কুম্ভারী বজার, সিনিয়ামপুর, মালদা
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. ০৭/৩/২০২২
3. Particulars of biological products to be sold.

বধুমাত্র উপসংবেদনশীল
ঔষধ বাতীত অন্যান্য ঔষধ
সংরক্ষণ করা হইবে।

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

প্রঃ. মঃ মামুনুজ্জামান আকাম
ফোন: ক-সি-৫৭৫২২,

Date ০৭/৩/২০২২ হ্র.

০৭/৩/২০২২
SUPERINTENDENT OF DRUGS
FOR LICENSING AUTHORITY
DRUGS ADMINISTRATION
JESSORE ZONE, JESSORE.

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 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".



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



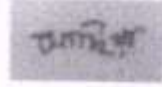
নাম: মোছাঃ আছিয়া খাতুন

Name: Mst. Asiya Khatun

স্বামী: মোঃ নূরুল ইসলাম

মাতা: মোছাঃ খোদেজা বিবি

Date of Birth: 01 Oct 1971

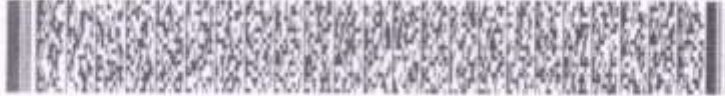


ID NO: 4114792381765

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাজা: সিরাজসিঙ্গা, সিরাজসিঙ্গা, ডাকঘর: কুয়াদাহাট - ৭৪০০,
কোতয়ালী, যশোর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৪/০৫/২০০৮



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



নাম: মোঃ মামুনুজ্জামান

Name: Md. Mamunuzzaman

পিতা: মোঃ নূরুল ইসলাম

মাতা: মোছাঃ আছিয়া খাতুন

Date of Birth: 15 Mar 1988



ID NO: 4114792381766

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাজা: সিরাজ সিঙ্গা, সিরাজ সিঙ্গা, ডাকঘর: কুয়াদা হাট - ৭৪০০,
কোতয়ালী, যশোর

রক্তের গ্রুপ / Blood Group: B+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৪/০৫/২০০৮





৩নং ভোজগাতী ইউনিয়ন পরিষদ

পরিশিষ্ট : ১৩

উপজেলা : মণিরামপুর, জেলা : যশোর।

অর্থ বৎসর-২০১৫-১৬

ট্রেড লাইসেন্স

বই নং-

লাইসেন্স নং

তারিখ :

৫/৩/১৫ইং

প্রতিষ্ঠানের নাম, মেসার্স স্বাস্থ্য সেভিকেন কর্পোরেশন

লাইসেন্সধারীর নাম : ডা. মাসুদুল হক

পিতা/স্বামীর নাম : ডা. মো. নূরুল ইসলাম

ঠিকানা : কুমারদা বাহাদুর, মনিয়ারপুর, মসজিদ

পেশার ধরণ

০৩/০৩/১৬ইং

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ ২০০ টাকা (কথায়)

দুইশত টাকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা স্বাস্থ্য সেবা

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৫/০৩/১৫ইং

প্রিন্সিপাল অফিস (হেলা)

চেয়ারম্যান



Thank You