



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Monowar Hossen</i> Vill: Dhomnia, Union: 3 no. Dhontola, Post: Lahiri, Upazila: Baliadangi, District: Thakurgaon.
Age	:	26 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 (one) Brother & 01 (one) Sister.
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. Monowara Begum
(iii) Father's name	:	Md. Yusuf Ali
(iv) GB member's info	:	<i>Branch: Charol, Baliadangi, Centre # 57/mo, Loan no.: 600, Member since June 01, 2006. First loan: Tk. 3,000 Existing loan: Tk. 100,000, Outstanding loan: Tk. 86,500</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	:	Degree final year
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.)	:	03 (three) years experience is running his own business. He started the business with BDT 20,000 (Twenty Thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from teaching profession (pension).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01722357009
NU's National ID No.	:	9410863590254
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Monowara Begum is a GB member since June 01, 2006 at first she took GB loan BDT 3,000 (three thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son (entrepreneur) in 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>M/S Maa Pharmacy</i>
Address/ Location	:	Lahiri Bazar, Baliadangi, Thakurgaon.
Total Investment in BDT	:	Tk. 480,000
Financing	:	Self Tk. 280,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight Thousand)
Proposed Salary	:	BDT 9,000 (Nine Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%, mobile banking (bkash) & flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%, mobile banking (bkash) & flexiload 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 (retail & wholesale)	4,000	112,000	1,344,000
Commission from mobil banking (bkash)	60	1,680	20,160
Commission from flexiload	54	1,512	18,144
Total Sales income (A)	4,114	115,192	1,382,304
Less: Cost of sales of products (B)	3,600	100,800	1,209,600
Gross Profit (C) [C=(A-B)]	514	14,392	172,704
Less: Operating Cost:			
Electricity bill		400	4,800
Genaretor bill		150	1,800
Shop Rent (self)		-	-
Mobile bill		300	3,600
Night Guard bill		150	1,800
Provision of bad Debt		13	150
Present Salary (Self)		8,000	96,000
Other Cost (stationary & Entertainment etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		311	3,729
Total Operating Cost (D)		9,723	116,679
Net Profit (C-D):		4,669	56,025

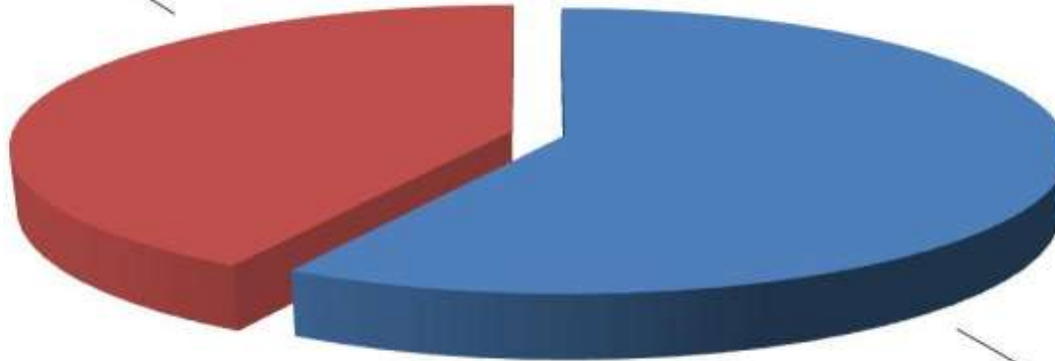
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of medicine-tablet, capsule, syrup and injection)	Different types of Medicine	212,292	150,000	362,292
Investment in mobile banking (bkash)	bKash	20,000	30,000	50,000
Investment in flexiload (GP, robi and banglalink etc)		20,000	20,000	40,000
Investment in Machineries (television, calculator, bulb and fan etc.)		5,860		5,860
Cash in hand		9,848		9,848
Debtors (since August, 2015 to at present)		15,000		15,000
Creditors (since August, 2015 to at present)		(15,000)		(15,000)
GB Loan Outstanding		(86,500)		(86,500)
Decoration (fixture and fittings)		28,500		28,500
Invcestment in Shop		70,000		70,000
Total Capital		280,000	200,000	480,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 280,000
- GTT's Investment BDT 200,000
- Total Capital BDT 480,000

GTT's
Investment
42%



Entrepreneur's
Contribution
58%

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 (retail & wholesale)	6,000	168,000	2,016,000	6,900	193,200	2,318,400	7,245	202,860	2,434,320
Estimated commission from mobil banking (bkash)	120	3,360	40,320	138	3,864	46,368	145	4,057	48,686
Estimated commission from flexiload	81	2,268	27,216	93	2,608	31,298	98	2,739	32,863
Total estimated Sales income (A)	6,201	173,628	2,083,536	7,131	199,672	2,396,066	7,488	209,656	2,515,870
Less: Cost of sales of products (B)	5,400	151,200	1,814,400	6,210	173,880	2,086,560	6,521	182,574	2,190,888
Gross Profit (C) [C=(A-B)]	801	22,428	269,136	921	25,792	309,506	967	27,082	324,982
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		650	7,800
Genaretor bill		200	2,400		250	3,000		300	3,600
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		150	1,800		180	2,160		180	2,160
Provision of bad Debt		13	150		13	150		13	150
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		9,000	108,000		10,500	126,000		11,000	132,000
Other Cost (stationary & Entertainment etc.)		600	7,200		800	9,600		1,000	12,000
Non Cash Item:									
Depreciation Expenses		311	3,729		311	3,729		311	3,729
Total Operating Cost (D)	-	12,707	144,479	-	14,587	175,039	-	15,387	184,639
Net Profit (C-D):	-	9,721	124,657	-	11,206	134,467	-	11,695	140,343
Retained Income			124,657			259,124			399,467

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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	132,657	150,467	156,343
1.3	Depreciation Expenses	3,729	3,729	3,729
1.4	Opening Balance of Cash Surplus	-	1,886	60,082
	Total Cash Inflow	336,386	156,082	220,154
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	GB Loan Outstanding	86,500		
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	334,500	96,000	96,000
3.0	Total Cash Surplus	1,886	60,082	124,154

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father)
Others (beyond family): 0
Future employment: 0
- Ownership of business in his own name
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (03 yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Regular Basis);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 679,467 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 16th In-house Executive Social Business Design Lab
On October 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures



মেসার্স মা ফার্মেসী

খানে সর্ব প্রকার দেশী ও বিদেশী ঔষধ পাওয়া য়

মেইন রোড লাখিড়ী হাট, বাহিরোবাগা, তাঁকুরগাঁও

মেসার্স মা ফার্মেসী
জেনারেল ডাক্তার জীবন
*999#
খামারবাগা

মেসার্স মা ফার্মেসী
কবি
350





৩নং ধনতলা ইউনিয়ন পরিষদ কার্যালয়

ডাকঘর : খোঁচাবাড়ী, উপজেলা : বালিয়াডাঙ্গী, জেলা : ঠাকুরগাঁও।

ড্রেড লাইসেন্স

অর্থ বৎসর : ২০১৬ - ২০১৬

ক্রমিক নং- 277

০৬

সং- ২৭৭

স্বার্থী/স্বার্থীস্বত্ব

তারিখ... ০৬/০২/২০১৬

স্বার্থীর নাম :

স্বার্থী : মনোয়ার হোসেন

স্বার্থীর নাম :

স্বার্থী : ইন্সপেক্টর জেনারেল

গ্রাম :

সুন্দারিয়া

ওয়ার্ড নং : ০৭

ডাকঘর : মনোয়ার

উপজেলা :

বালিয়াডাঙ্গী

জেলা : ঠাকুরগাঁও

পান :

শুধুধের দোকান

স্থান : মনোয়ার হাট

- ০৬ - ২০১৬ তারিখ পর্যন্ত বৈধ।

স্বার্থীর পরিমাণ টাকা

= ২০৫/- (কথায় :)

দুইশত পাঁচ টাকা মাত্র

স্বার্থীর ব্যবসা বৃত্তি/পেশা

স্বার্থী : ইন্সপেক্টর

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

(Signature)

সমর চৌধুরী
চেয়ারম্যান
৩নং চেয়ারম্যানের দপ্তর
বালিয়াডাঙ্গী, ঠাকুরগাঁও



গ্রামীণ ব্যাংক

৫৭/২০০৭

মহাজ্ঞানের দাশাবহই

৩০০৭

নাম দ্র হোয়া দ্রা

কেন্দ্রের নাম ইসুচিহ্ন ৫/১৫

শাখা চাট্রোজ বঙ্গলিখাতাঙ্গী শাখা



Thank You