



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b>Md. Hazrat Ali Mondol</b> Vill: Borosohagi, Union: Fulbari, Post: Uttar Sorghoria, Upazila: Gobindoganj, District: Gaibandha.
Age	:	29 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	01 (One) Brother and 04 (Four) 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. Hosneara Begum
(iii) Father's name	:	Md. Alef Uddin Mondol
(iv) GB member's info	:	<i>Branch: Gobindoganj, Gaibandha, Centre # 5/mo</i> <i>Loan no.: 3163/2, Member since 02 December 2000</i> First loan: Tk. 5,000 Existing loan: Tk. 30,000, Outstanding loan: 18,978
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	:	H.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business Entrepreneur is maintaining 01 (One) D.P.S of Tk. 1950/- Per month from the earning of his present business income (Ali Pharmacy).
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	<p>07 (Seven) years experience is running his own business. He started the business with BDT 100,000 (One lac).</p> <p>He has 03 (Three) Years working experience as an employee in Sweater factory of Mirpur, Dhaka. He has also 02 (Two) Years working experience as an assistant from his father's medicine business.</p> <p>He has taken 01 (One) month training on R. M. P Course (Polli Chikitshak) from R.M.P Welfare Society Training Institute of Gaibandha.</p>
Other Own/Family Sources of Income	:	His Father's income from agriculture and his pension fund and livestock business. In addition to he has purchased 04 (Four) decimal land and built own residence from the benefit of Ali Pharmacy.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01718660496
NU's National ID No.	:	19872693016026541
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Hosneara Begum is a GB member 02 December 2000 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes, purchasing goat and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Ali Pharmacy</i></b>
Address/ Location	:	Katakhali, Balua Hat, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 576,000
Financing	:	Self Tk. 376,500 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 10,000 (Ten thousand)
Proposed Salary	:	BDT 11,000 (Eleven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Products 10% and Health Checkup 100%
(ii) Estimated % of proposed gross profit margin	:	From Products 10% and Health Checkup 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

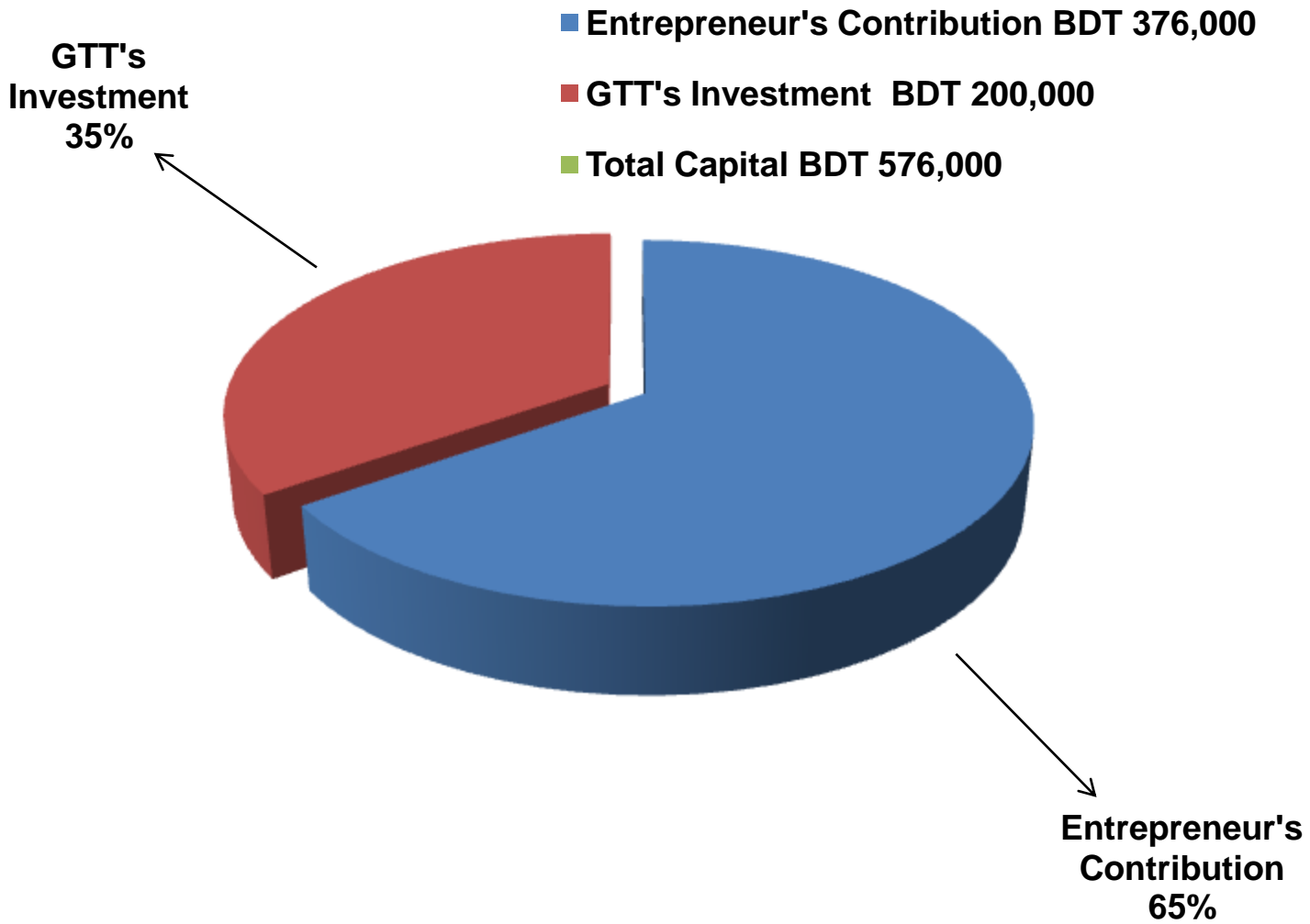
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (Medicine)	2,700	75,600	907,200
Income from Health Checkup	300	8,400	100,800
<b>Total Income from Sales and Services (A)</b>	<b>3,000</b>	<b>84,000</b>	<b>1,008,000</b>
<b>Less: Cost of sales of products (Product purchase)</b>	<b>2,430</b>	<b>68,040</b>	<b>816,480</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>570</b>	<b>15,960</b>	<b>191,520</b>
<b>Less: Operating Cost:</b>			
Electricity bill		300	3,600
Generator bill		150	1,800
Shop rent		500	6,000
Mobile bill		300	3,600
Night Guard bill		150	1,800
Conveyance bill		500	6,000
Provision of bad debt		21	250
Present Salary (Family & Self)		10,000	120,000
Other Cost (stationary & Entertainment etc.)		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses		394	4,730
<b>Total Operating Cost (D)</b>		<b>12,515</b>	<b>150,180</b>
<b>Net Profit (C-D):</b>		<b>3,445</b>	<b>41,340</b>



# **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.)	266,000	200,000	466,000
Investment in machineries & equipment (B.P machine, Refrigerator, fan, light, calculator etc.)		27,000	-	27,000
Cash in hand		19,200	-	19,200
Debtors (Since January to at Present)		25,000	-	25,000
Creditors (Since January to at Present)		(8,000)	-	(8,000)
Advance for Shop		40,000	-	40,000
Decoration (Fixture & Fittings)		6,800	-	6,800
<b>Total Capital</b>		<b>376,000</b>	<b>200,000</b>	<b>576,000</b>

# ***SOURCE OF FINANCE***





# 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
Est. Sales income from products (Medicine)	4,000	112,000	1,344,000	4,400	123,200	1,478,400	4,840	135,520	1,626,240
Est. Income from Health Checkup	450	12,600	151,200	540	15,120	181,440	605	16,934	203,213
<b>Est. Total Income from Sales and Services (A)</b>	<b>4,450</b>	<b>124,600</b>	<b>1,495,200</b>	<b>4,940</b>	<b>138,320</b>	<b>1,659,840</b>	<b>5,445</b>	<b>152,454</b>	<b>1,829,453</b>
<b>Less: Cost of sales of products (Product purchase)</b>									
	<b>3,600</b>	<b>100,800</b>	<b>1,209,600</b>	<b>3,960</b>	<b>110,880</b>	<b>1,330,560</b>	<b>4,356</b>	<b>121,968</b>	<b>1,463,616</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>850</b>	<b>23,800</b>	<b>285,600</b>	<b>980</b>	<b>27,440</b>	<b>329,280</b>	<b>1,089</b>	<b>30,486</b>	<b>365,837</b>
<b>Less: Operating Cost:</b>									
Electricity bill		400	4,800		500	6,000		550	6,600
Generator bill		250	3,000		350	4,200		400	4,800
Shop rent		500	6,000		500	6,000		500	6,000
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
Conveyance bill		1,000	12,000		1,200	14,400		1,300	15,600
Bank Charge (DD, PO, SC)		35	420		35	420		35	420
Provision of bad debt		21	250		21	250		21	250
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Family & Self)		11,000	132,000		12,000	144,000		13,000	156,000
Proposed Salary (Assistant-01)		1,500	18,000		2,000	24,000		2,400	28,800
Other Cost (stationary & Entertainment etc.)		200	2,400		400	4,800		600	7,200
<b>Non Cash Item:</b>									
Depreciation Expenses		394	4,730		394	4,730		394	4,730
<b>Total Operating Cost (D)</b>	-	<b>17,383</b>	<b>200,600</b>	-	<b>19,513</b>	<b>234,160</b>	-	<b>21,313</b>	<b>255,760</b>
<b>Net Profit (C-D):</b>	-	<b>6,417</b>	<b>85,000</b>	-	<b>7,927</b>	<b>95,120</b>	-	<b>9,173</b>	<b>110,077</b>
<b>Retained Income</b>			<b>85,000</b>			<b>180,120</b>			<b>290,197</b>

**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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	93,000	111,120	126,077
1.3	Depreciation Expenses	4,730	4,730	4,730
1.4	Opening Balance of Cash Surplus	-	49,730	69,580
	<b>Total Cash Inflow</b>	<b>297,730</b>	<b>165,580</b>	<b>200,387</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	<b>Total Cash Outflow</b>	<b>248,000</b>	<b>96,000</b>	<b>96,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>49,730</b>	<b>69,580</b>	<b>104,387</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0  
Future employment:01
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (12yrs);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 666,197 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 36<sup>th</sup> In-house Executive Social Business  
Design Lab

(GTT) on January 25, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures





















# গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ হযরত আলী মডল  
 Name: Md. Hazrat Ali Moratal  
 পিতা: মোঃ আলেক উদ্দিন মডল  
 মাতা: মোছাঃ হোসেনে আরা বেগম  
 Date of Birth: 31 Dec 1987  
 ID NO: 19872693016025541

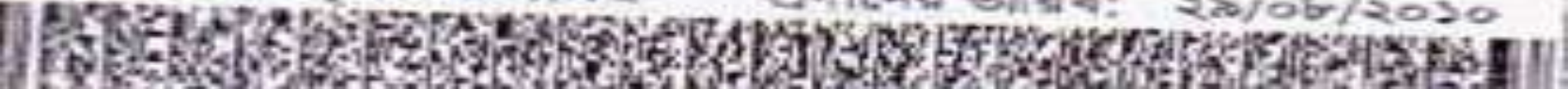
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত এবং কেবলমাত্র শারীরিক স্বেচ্ছা নিতীহ পত্রই অফিসে জমা দেয়ার জন্য অনুমোদন করা হয়েছে।  
 ঠিকানা: বড় সোহাগী, ডাকঘর: উত্তর হুমুসিয়া, গোপালগঞ্জ, গণপ্রজাতন্ত্রী বাংলাদেশ।

Blood Group

*(Signature)*

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৯/০৮/২০১০





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
(স্থানীয় সরকার বিভাগ)

(ইউনিফর্ম - ১)

নাইমেম ফি আদায় রেকর্ডস্টার

# ০৭ নং তালুককানুপুর ইউনিয়ন পরিষদ কার্যালয়

ডাকঘর: তালুককানুপুর, উপজেলা: গোবিন্দগঞ্জ, জেলা: গাইবান্ধা।

**ড্রেড নাইমেম**

০৭৩

ক্রমিক নম্বর:

অর্থ বছর: ২০২৩/২০২৪

নাইমেম নম্বর: ৪০

তারিখ: ২৩/০৩/২০২৩

প্রতিষ্ঠানের নাম:

গোবিন্দগঞ্জ ইউনিয়ন পরিষদ

মানিকের নাম:

শ্রী ২২০৩ গোবিন্দগঞ্জ ইউনিয়ন

সিঙ্গা/স্থলীর নাম:

শ্রী ২২০৩ গোবিন্দগঞ্জ ইউনিয়ন

গ্রাম:

শ্রী ২২০৩

ডাকঘর: ৩৩৩ কুষ্টিয়া

উপজেলা: গোবিন্দগঞ্জ, জেলা: গাইবান্ধা।

দেশার ধরন

শ্রী ২২০৩ গোবিন্দগঞ্জ গাইবান্ধা।

৩০/৩/২০২৩

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা

২০০/-

(কথায়) দুইশত টাকা মাত্র

(সিনিয়র)

২৩/৩







নোংপাঃ সোবিন গাং  
 গাং: ওফিজিয়াল  
 নং: ৬৩৮  
 ৩০/১২/২২



আবপি- ৩৫৩২/বি

ORIGINAL

THE BENGAL DRUGS RULES, 1946

FROM 9.

No. 0071995

[See rule 20(2)]

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

সোবিন ফার্মেসী  
 মোঃ হুমায়ুন কামাল  
 বঙ্গভাওয়ালী বাস, বাজার  
 সোবিন গাং, গাংবাং  
 ডিঃ মোহঃ নাগাল আ  
 ডিঃ মোঃ হুমায়ুন কামাল

২. This licence will be in force for two years from the date given below. (০২/০১/২২- ০৩/০১/২০২৪) পর্যন্ত

৩. Particulars of biological products to be sold.

হিরাগায়ে নং ২২৮র বোম্ব  
 ওয়ব বেবন সেরা, ডাম্পলিন, টল্লিন  
 ইত্যাদি যত্নে হাটাবে

৪. Name(s) of qualified person(s) in charge.

মোঃ হুমায়ুন কামাল  
 সি- ৪০৩৬২।

Date ০৩/০১/২২

০৩/০১/২০২২  
 ডিঃ মোঃ হুমায়ুন কামাল  
 ওয়ব বেবন সেরা, ডাম্পলিন, টল্লিন  
 গাংবাং

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".



REF: পদ এজাতন্ত্রী বাংলাদেশ সরকার। স্বাস্থ্য ও পরিবার কল্যাণ মন্ত্রণালয়, জনস্বাস্থ্য-২, অধিশাখা।  
স্মারক নং: জনস্বাস্থ্য-২/পিআই/বিবিধ-১২/২০০৪/৬৩, তারিখ: ২৫/০৩/২০১০ খ্রি।  
সিভিল সার্জন অফিস, গাইবান্ধা।  
স্মারক নং: সি এস/পি/২০১৩/২৫৬৩ তারিখ: ১৮/১১/২০১৩ খ্রি।

# R.M.P Refreshers Training Course

## Training certificate

This is certify that Mr / Mrs *Mr. Hagarat Ali Mondal*..... R.M.P  
Son / Wife of ..... *Mr. Uddin Mondal*..... Village *Pareo, Sohagji*.....  
Post: *Uttara, Lohay, Gobindogonj, Gaibandha*..... Dist.: *Gaibandha*..... has  
participated in Refreshers Training Course on Primary Health Care, Diarrhoeal  
Disease Control and Child Health Care. Under the supervision and management  
U.A.C.F.P.O office Gobindogonj, Gaibandha. Organised by R.M.P Welfare  
Society. Held at Gobindogonj Upazilla Health Complex conference room from  
26.12.2013. to 27.01.2014. In this regards we essentially hope for his / her contribution.

Dated: 30.01.2014.....

*Abdul Haque*  
ABDUL HAQUE  
President & Project Director  
R.M.P Welfare Society  
Dhaka-Bangladesh.

*Dr. Md. Shahjahan Sarker*  
DR. MD. SHAHJAHAN SARKER  
Upazilla Health & Family Planning Officer  
Gobindogonj, Gaibandha.

*Dr. Md. Akad Ali*  
DR. MD. AHAD ALI  
Civil Surgeon  
Gaibandha.



# R.M.P Welfare Society



REGISTERED UNDER THE SOCIETIES REGISTRATION ACT XXI OF 1960 GOVERNMENT OF THE PEOPLES REPUBLIC OF BANGLADESH  
REGD. NO. - S - 9630

## MEMBERSHIP CERTIFICATE

This is to certify that Mr. Nazrat Ali Mondal  
Son / wife of Mr. Aley Uddin Village Bano Dhotagi  
P.O. Uttar Choy Goria Upazilla Gobindo Gony  
Dist Gaibandha has got an experience of more than 5 (five) years  
as a Rural Medical Practitioner in his / her local area. We are pleased to recognize him as a bonafide member of  
our R.M.P. Welfare Society. His / Her Membership registration number as recorded in the  
Register of the Society is 17249 This Certificate is valid only for his / her as a Member of the Society.  
He / She shall continue to obey the by laws and Regulations of the Society

ISSUED FROM HEAD OFFICE  
H # 179 (General Padma road), B # C  
Siddhargh, Narayanganj, Dhaka.

Date, Narayanganj  
08.10.2010.

A0002  
General Secretary

A0002  
President



গ্রামীণ ব্যাংক

গোবিন্দপল্লী শাখা শাখা

সহজ ঋণের পাশ বই

নাম ..... ছোচ মেঠা

ঋণী নং ..... ৬০৩৬/২

গ্রুপ নং ..... ৮

কেন্দ্র নং ..... ৮৮

কেন্দ্রের নাম ..... ক. মেসারসী ডু১৮

বই ইস্যুর তারিখ ..... ০২/০২/১৮

শাখা ব্যবস্থাপকের স্বাক্ষর ..... 





**Thank You**