



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Md. A. Jalil</b> Vill: Kharataiya, Union: Sholonol, Post: Kharataiya, Upazila: Burichang, District: Comilla.
Age	:	34 Years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	06 (Six) Brothers & 06 (Six) 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	:	Josna Begum
(iii) Father's name	:	Late. Abdul Jabbar
(iv) GB member's info	:	<i>Branch: Sholonol, comilla, Centre # 02/mo</i> <i>Loan no.: 9471, Member since March 02, 1998</i> First loan: Tk. 2,000 Existing loan: Tk. 250,000, Outstanding loan: TK. 29,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's brother
(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.)	:	14 (Fourteen) years experiences is running his own business. He started the business only with Tk. 20,000 (Twenty thousand) : He has on hand training.
Other Own/Family Sources of Income	:	His 04 (Four) brothers income from business and his 01 (One) brother's income foreign remittance (Saudi Arabia).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01628329800
NU's National ID No.	:	1911894635797
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Josna Begum is a GB March 02, 1998 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took loan several times and utilized it by cultivation, purchasing cow and assisting her son in his business.
- Finally GB loan helped her to improve economic condition, livelihood.



# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>M/S Bishmillah Pharmacy</i></b>
Address/ Location	:	Bkharataiya Notun Bazar, Comilla
Total Investment in BDT	:	BDT 570,000
Financing	:	Self Tk. 420,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary (estimates)	:	BDT 9,000 (Nine thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 13%.
(ii) Estimated % of proposed gross profit margin	:	On products 13%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	5,000	140,000	1,680,000
Less: Cost of Sales / Products (B)	4,350	121,800	1,461,600
<b>Gross Profit (C) [C=(A-B)]</b>	<b>650</b>	<b>18,200</b>	<b>218,400</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		400	4,800
Shop Rent		1,200	14,400
Mobile bill		1,000	12,000
Conveyance bill		1,500	18,000
Present Salary (Family & Self)		7,000	84,000
Present Salary (Assistant-01)		1,500	18,000
Provision of bad debt		15	181
Other Cost (Stationary & Entertainment etc.)		1,200	14,400
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		268	3,210
<b><i>Total Operating Cost (D)</i></b>		<b>14,083</b>	<b>168,991</b>
<b>Net Profit (C-D):</b>		<b>4,117</b>	<b>49,409</b>

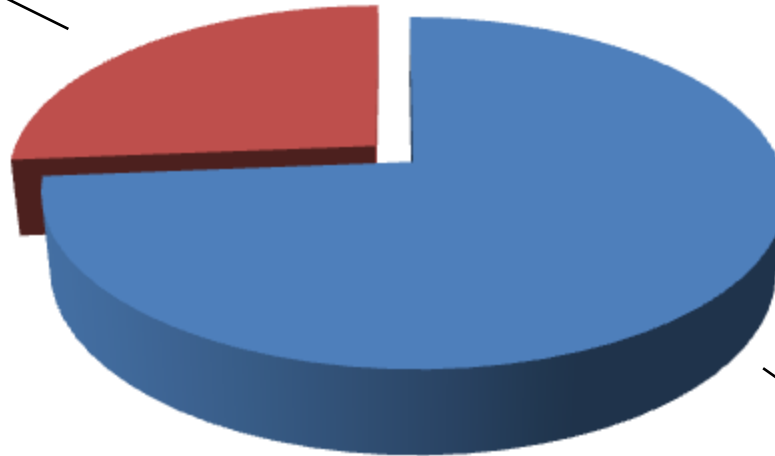
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (different types of medicine- tablet, syrup and injection etc)	Investment in products (different types of medicine- tablet, syrup and injection etc)	326,595	150,000	476,595
Investment in Equipment & Tools (BPmachine, fan and bulb etc)		2,600		2,600
Cash in hand		9,897		9,897
Advance for Shop		50,000		50,000
Debtors (Since february, 2016 to at present)		18,108		18,108
Creditors (Since february, 2016 to at present)		(15,400)		(15,400)
Decoration ( fixture and fittings)		28,200		28,200
<b>Total Capital</b>		<b>420,000</b>	<b>150,000</b>	<b>570,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 420,000
- GTT's Investment BDT 150,000
- Total Capital BDT 570,000

GTT's  
Investment 26%



Entrepreneur's  
Contribution 74%



# **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 (A)	7,000	196,000	2,352,000	8,050	225,400	2,704,800	9,016	252,448	3,029,376
Less: Cost of Sales / Products (B)	6,090	170,520	2,046,240	7,004	196,098	2,353,176	7,844	219,630	2,635,557
<b>Gross Profit (C) [C=(A-B)]</b>	<b>910</b>	<b>25,480</b>	<b>305,760</b>	<b>1,047</b>	<b>29,302</b>	<b>351,624</b>	<b>1,172</b>	<b>32,818</b>	<b>393,819</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		600	7,200		700	8,400
Shop Rent		1,200	14,400		1,200	14,400		1,200	14,400
Mobile bill (SMS & Reporting)		1,300	15,600		1,300	15,600		1,300	15,600
Conveyance		2,000	24,000		2,500	30,000		3,000	36,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-(Family & Self)		9,000	108,000		10,000	120,000		11,000	132,000
Proposed Salary (Assistant-father)		1,500	18,000		2,500	30,000		3,500	42,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Provision of bad debt		15	181		15	181		15	181
Other Cost (stationary & Entertainment etc.)		1,600	19,200		1,800	21,600		2,000	24,000
<b>Non Cash Item:</b>									
Depreciation Expenses		268	3,210		268	3,210		268	3,210
<b>Total Operating Cost (D)</b>	-	<b>18,438</b>	<b>214,921</b>	-	<b>21,238</b>	<b>254,851</b>	-	<b>24,038</b>	<b>288,451</b>
<b>Net Profit (C-D)</b>	-	<b>7,042</b>	<b>90,839</b>	-	<b>8,064</b>	<b>96,773</b>	-	<b>8,781</b>	<b>105,368</b>
<b>Retained Income</b>			<b>90,839</b>			<b>187,612</b>			<b>292,980</b>

**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.)**

<b>SI #</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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	96,839	108,773	117,368
1.3	Depreciation Expenses	3,210	3,210	3,210
1.4	Opening Balance of Cash Surplus	-	64,049	104,032
	<b>Total Cash Inflow</b>	<b>250,049</b>	<b>176,032</b>	<b>224,610</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>186,000</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>64,049</b>	<b>104,032</b>	<b>152,610</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 01  
Others (beyond family): 01
- Future employment: 0
- Trade license of Business in own name;
- Good reputation;
- He has on hand training;
- Skilled and working experience: 14 years;

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 712,980 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competitors.

Presented at 214<sup>th</sup> as Yunus Centre and 54<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on March 23, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures







বিস্বমিল্লাহ ফার্মেসী













ইউনিয়ন পরিষদ নং ফরম  
(১-১ নং বিধান দ্রষ্টব্য)



# মোলনল ইউনিয়ন পরিষদ



ডাকঘর : সদর ইছাপুরা, উপজেলা : বুড়িচং  
জেলা : কুমিল্লা, বাংলাদেশ। তারিখ : ০২.০৭.২০১৫

ক্রমিক নং- 706

## ব্যবসা বাণিজ্যের বাইসেস

বাইসেস নং- ২০১৬ / ২০১৫ - ২০১৬  
 দোকান/পরিষ্ঠানের নাম শ্রী সার্বজনীন ক্যাফে  
 বাইসেস গ্রাপকের নাম শ্রীঃ হঃ জাফর  
 পিতা/স্বামীর নাম শ্রীঃ হঃ জাফর হোসেন মাতা শ্রীঃ মঃ বঃ জাহান বেগম  
 ঠিকানা শ্রীঃ হঃ জাফর হোসেন, বুড়িচং, কুমিল্লা  
 অত্র ইউনিয়নের আওতাধীন ও বাহিরে ০২-০৭-২০১৫ তারিখ হইতে ৩০/০৬/২০১৬  
 পর্যন্ত অর্ধ/এক বৎসরকাল হিসাবে তাহার ৩৯৮  
 ব্যবসা চালানইয়া যাওয়ার জন্য তৎকর্তৃক ২০০/- টাকা।  
 (কথায় দুইশত টাকা মাত্র) টাকা মাত্র।  
 প্রদত্ত হওয়ার তাহাকে এই বাইসেস প্রদান করা হইল।



*(Signature)*  
 ০২.০৭.১৫  
 ইউনিয়ন পরিষদ  
 সদর, উপজেলা  
 বুড়িচং, কুমিল্লা



গ্রামীণ ব্যাংক

মোলনল বাড়িচং শাখা শাখা

সহজ ঋণের পাশ বই

নাম ..... হোসনা

খণ্ড নং ..... ১৪৭১

গ্রন্থ নং ..... ০১

কেন্দ্র নং ..... ২/৬৬

কেন্দ্রের নাম ..... মাদ্রাসা হুদুয়া টাঙ্গা

বই ইস্যুর তারিখ ..... ২০১৮/১০

শাখা ব্যবস্থাপকের স্বাক্ষর .....

১৪৭.



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আঃ জলিল

Name: Md A.Jalil

পিতা: মৃত আঃ জব্বার

মাতা: মোসাঃ নূরজাহান

Date of Birth: 01 Feb 1982

ID NO: 1911894635797



**Thank You**