

Proposed NU Business Name: Grameen Medical store Business Category: Medicine Business



Business Proposal collected & prepared by: Md. Nazmul Islam, Asst. Officer, Thakurgoan unit, Thakurgoan.

Business Proposal Verified by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Khalid Hassan Vill: Kadihat, Union: 6 no. Kashipur, Post: Mujahidabad, Upazila: Ranishangkoill, District: Thakurgaon.					
Age	:	23 years					
Marital status	:	Unmarried					
Children	:	N/A					
No. of siblings:	:	02 (Two) Brothers and 01 (One) Sister					
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Mst. Khadija Begum Md. Motaher Hossan Branch: Dharmagar, Centre # 32/mo Loan no.: 2030, Member since March 13, 2004 First loan: Tk. 5,000 Existing loan: Tk. 37,000, Outstanding loan: Tk. 25,624					
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur Yes Nil 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.)		02 (Two) years experiences is running his own business. He started the business with BDT 50,000 (Fifty Thousand). He has 02 (Two) years working experiences as an assistant in his father's business.
Other Own/Family Sources of Income	:	His Father's income from service (local doctor).
Other Own/Family Sources of Liabilities	••	Nil
NU's Contact No.	:	01734138118
NU's National ID No.	••	19929418655000048
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Khadija Begum is a GB member since March 13, 2004 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for repairing house and assisting her son (entrepreneur) in existing business. She was a mobile lady.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Grameen Medical Store
Address/ Location	:	Kauncil Bazar, Ranishangkoil, Thakurgaon.
Total Investment in BDT	:	Tk. 256,000
Financing	:	Self Tk. 116,000 (from existing business) Required Investment Tk. 140,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six Thousand)
Proposed Salary	:	BDT 8,000 (Eight Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 15%
(ii) Estimated % of proposed gross profit margin	:	On an Average 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

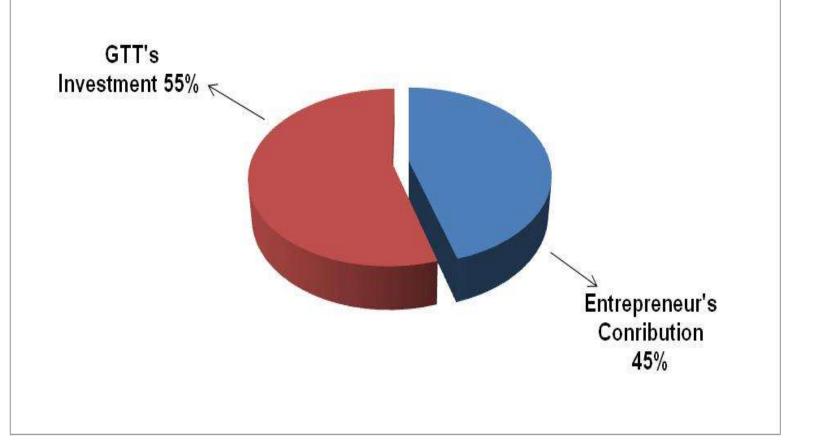
Davidadasa	Exist	ting Business (BDT)			
Particulars	Daily	Monthly	Yearly		
Sales income from Products (A)	3,000	84,000	1,008,000		
Less: Cost of Sales / Products (B)	2,550	71,400	856,800		
Gross Profit (C) [C=(A-B)]	450	12,600	151,200		
Less: Operating Cost:			·		
Electricity bill		300	3,600		
Shop Rent (self)		_	-,		
Mobile bill		500	6,000		
Night Guard bill		100	1,200		
Conveyance bill		600	7,200		
Present Salary (Family & Self)		6,000	72,000		
Other Cost (Stationary & Entertainment etc.)		1,500	18,000		
Non Cash Item:		,	,		
Depreciation Expenses		115	1,375		
Total Operating Cost (D)		9,115	109,375		
Net Profit (C-D):		3,485	41,825		

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Partic	Existing Business	Proposed (BDT)	Total (BDT)	
Existing	Proposed	(BDT)	,	, ,
Investment in products (Different types of medicine - tablet, syrup and injection etc)	124,832	140,000	264,832	
Investment in Equipment & Tools (BP machine and diabetic machine	·	4,500	-	4,500
Cash in Hand		5,292	-	5,292
GB Outstanding Loan	(25,624)		(25,624)	
Investment in Decoration (Furnitu	7,000		7,000	
Total C	116,000	140,000	256,000	

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 116,000
- ■GTT's Investment BDT 140,000
- Total Capital BDT 256,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Dantiaulana	Ye	ear 1 (BDT)	7	Year 2 (BDT)		Year 3 (BDT)			
Particulars -	Daily	Monthly Yearly		Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Estimated Sales income from Products (A)	4,500	126,000	1,512,000	5,175	144,900	1,738,800	5,693	159,390	1,912,680	
Less: Cost of Sales / Products (B)	3,825	107,100	1,285,200	4,399	123,165	1,477,980	4,839	135,482	1,625,778	
Gross Profit (C) [C=(A-B)]	675	18,900	226,800	776	21,735	260,820	854	23,909	286,902	
Less: Operating Cost:										
Electricity bill Shop Rent (self)		400	4,800		500	6,000		600	7,200	
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		650	7,800	
Night Guard bill		150	1,800		200	2,400		250	3,000	
Conveyance		1,200	14,400		1,800	21,600		2,400	28,800	
Ownership Transfer Fee		933	5,600		933	11,200		933	11,200	
Proposed Salary-(Family & Self) Bank Charge (DD, PO, SC)		8,000 45	96,000 270		8,500 45	102,000 540		9,000	108,000 540	
Other Cost (stationary & Entertainment etc.)		1,800	21,600		2,100	25,200		2,300	27,600	
Non Cash Item:										
Depreciation Expenses		115	1,375		115	1,375		115	1,375	
Total Operating Cost (D)		13,443	155,445	_	14,993	179,915		16,293	195,515	
Net Profit (C-D)	-	5,457	71,355	-	6,742	80,905	-	7,616	91,387	
Retained Income			71,355			152,260			243,647	

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.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	140,000	-	_
1.2	Net Profit (ownership tr. Fee added back)	76,955	92,105	102,587
1.3	Depreciation Expenses	1,375	1,375	1,375
1.4	Opening Balance of Cash Surplus	_	19,106	45,386
	Total Cash Inflow	218,330	112,586	149,348
2.0	Cash Outflow			
2.1	Product Purchase	140,000	-	-
2.2	GB loan Outstanding	25,624		
2.3	Investment Payback including Ownership Transfer Fee	33,600	67,200	67,200
	Total Cash Outflow	199,224	67,200	67,200
3.0	Total Cash Surplus	19,106	45,386	82,148

Strength	Weakness
 □ 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; □ Family business; □ He has on hand training; □ Skilled and working experiences (4 years); 	☐ Can not supply goods as per demand.
 OPPORTUNITIES □ Location of Shop; □ Have some fixed customers (Retail & Wholesale); □ Increasing demand; □ The Capital of the entrepreneur will be BDT 359,647 after 3 years excluding payback of investor's money. 	THREATS Increase of local competitors;

Presented at 172nd as Yunus Centre and 36th In-house Executive Social Business Design Lab

(GTT) on January 25, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





ইউ পি ৭ ফরম

खिष्ड लाइटमन

লাইসেলের মূলপত্র)

65

১নং ধর্মগড় ইউনিয়ন পরিষদ কার্যালয় রাণীশংকৈল, ঠাকুরগাঁও।

वर्षे नश् ३ ० २

লাইসেল নম্বর ঃ 🤫 🔊

তারিখ ঃ ১৬-০১-১৫

প্রতিষ্ঠানের নামঃ প্রাহ্মান ক্রেডিকোর স্পৌর

লাইসেলধারীর নামঃ ত্মাঃ খ্যানিদে তার্যাব

मिछा/श्रामीत नाम १ त्याः त्याकाकात्र त्यात्वन

ঠিকানা ঃগ্রাম ঃ আদিখাট

ख्यार्ड ३ ० ७

উপজেলা ঃ রাণীশংকৈল, জেলা ঃ ঠাকুরগাঁও।

পেশার ধরণঃ ওপ্র তেন দোকান

২০১৫ -- ২০১ শূরার্থ ক্রান্ত বেধ।

ফি প্রদানের পরিমাণ <u>২০০৮</u> টাকা (কথায়) <u>ডিল্ল ক্রা টাকা করা এই</u> প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা <u>বিভিন্ন হোলে</u> চালিয়ে যাবার জন্য এই লাইসেল প্রদান করা হল।

> মোর গোক্ষান বালা চেয়ার্য্যানের দুক্তখত

जातिय ३ २७/००/ २००७ के



LICENCE TO SELL, STOCK AND EXHIBIT FOR SALE AND DISTRIBUTE DRUGS OTHER THAN BIOLOGICAL AND OTHER SPECIAL PRODUCTS

is/are hereby licensed to sell, stock and exhabit for sale and distribute on the premises situated at Dy 1 for of 2797. 26 fts, 277/51/10-7, 2 24 fts drugs other than biological and other special products specified in Schedule Cto 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 19th December, 1955.

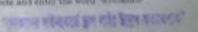
3. Name(s) of qualified person(s) in charge.

000 19/2028
Condition of the continue Authority
Condition of the continue Authority

In This honor that is deployed to a pleasure yet a temporal the accept to the public.

- The licensee shall comply with the provisions of the Drogs Act, 1940, and the rules, thereunder for time being in force.
- The licensee shall report forthwith to the licensing authority any change in the qualified staff in charge.
- 4. No drag in Schedule C(1) 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.

BGP-2012/13 - 6705Com(C) - 1000 Books - 2015.



THE BENGAL DRUGS RULES, 1946

FORM B.

No.

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

[अभवभ अवसी मिरियान (से ४०. (अठः विकः श्वरिका २४४०

situated at Dr. Length Tag No. The products specified in Schedule C to the Drugs Act.

1946, subject to the conditions specified below and to the previsions of the Drugs Act.

- 2 This licence will be in force for two years from the date given below
- 3. Particulars of biological products to be sold.

"A Name (a) of qualified person(a) in charge —

(678: 676 or carren) —

(079: 45- 71-24000

為

Duc 6/9/2008

Licensing Authority

Conditions of licens

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

BGP-2012/13--6706Com(C)--1000 Books--2013.

[&]quot;If the beenes is required for wholesale dealings only delete and enter the word "abulasale"

[&]quot;If the licence is required for wholesale dealings only delete and enter the word "wholesale".





গ্রামীণ ব্যাংক

ধর্মণাড় রাণীশন্তকল শার্থ শাখা

সহজ ঝণের পাশ বই

श्रमी नर 화면 위한 व्यक्त नाम कराहरी शरुप ६ कि वह इसाह शाविष अ8िक्ड

শ্বৰ সংক্ৰান্ত													
वर्तित विस्त	. 100		PRE ST	44	সংক্রান্ত								
	न्त	feft	र्वतरास	Tip.	99	-	- 11		स्की				
17.18		THE .	स्य	यस	वस	गीरगरश रवी	मून चमा	84	100				
malk.	6	Lac	6698	1_	FIE	NET.	1 20						
(-	5 48	ान्न		M	No.	147	99					
70700			CO			16		- 10	100				
MATTINE			won			tal !		60					
MMM	9	136	s1902	S	1	-		60					
70479	K	188	4400	77	100		70119	66					
Krata	9	108	QL98	277		10 01		60					
mount	31	428	D10	780	100	100	100						
mm	7)	KY6	BY84	188		100	-	60					
apypy	12	108	atoz	280	1	6 40	53	0					
Samo	+					18. S	-107	Go					
97/2	36	be.	2780r	200	dr.		孙	M					
נחומי	X	108	2000	700	6	NY THE	13	60					
	10	179	(even	101		100		60					
					-11	4	10						
		-				1/2	題	30					
							10						
					14	9.3	W						
			10			F	7	1					
3 10 10					6 6	19-11		100					
			Ball B	1	CU di	1000	100						

হিসাব নং मधी बराउ। र २०७० विनिद्धान

তাং নিয়তি বাবাস বাহিবৰ স্কাট লো বান বাং বৈছা বান বাং লিয় লো বান বাং বিছা বাং বাং লোক সময় বাম বাংকে পাল্লেক।

CHES DE ROMY DO कास वर्तित है के व्यक्तिया प्रचन

The color The	राजित विस्तत विश्व			स्त्र क	10.00	न ६७०।स	-	স্থার সংক্রান্ত											
Cooks Cook		100	1970	र्गतिरगतस	770	94	Ta	. 19		की वार	78	. 8	रात विशि	p.		44.8	-	10	4
MINTER (FAR UARD 7)) TO WAY OND DOY MINTER Y FAR UDITY 700 GO 365 MINTER Y FAR UDITY 700 GO 767 MINTER Y FAR UDITY 700 GO 767 MINTER Y FAR UDITY 700 GO 767 MINTER Y FAR UDITY 700 MINTER	47.11		NAME OF TAXABLE PARTY.	_	यस		गनागास समी		84	डेखन	रातन	571	-	राजन	阿	ইরেশন	कारम	-	-
MIMIN Y 128 (1277) 700 60 1965 (10 127)	MMM	1	hi	1000 S	1	FIE	14	1			695					1	222		9
MMM 9 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	(-	D =10	OLABO	77)	ell	100	140	20		lung.	1					0000	1	*
M m 9 8 8 6 8 9 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	MITTIN	V	Los	(6)	177		100			0110	204	K					1200	B	1
10 1/2	1817000	2	808	von	ממר		13.		60		265	-					ony.	6	6
MINTA TO THE DE SO MIN GO 1224 () MINTA TO THE DESON MIN GO 123 () MINTA TO THE DESON MIN GO 125 () MINTA TO THE DESON MIN GO 60 (ON) MINTA TO THE DESON MIN () MINTA TO THE DESON MINTA TO THE DESON MIN () MINTA TO THE DESON MINTA TO	Manley	1	15%	01902	200	1	N		60		-/-							1	A.
MINT 30 1/8 DX > 0 DX	1000	r	178	100FF	7/1	119			66		***						00	4	
MIN 10 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2 1/2		19	108	60768	22)		ne cil	1		_	-	h	2			100			
2 Puter 12 to State 2 700 to Go	The state of the s	30	438	DX >0	787	10	R	10	0	-		100				100	2011	1	
17/12 30 63 63 970 A 30/12 30 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	MMM					1	18	119	-	_	_			-					
7/13 30 t 75 2018 10) * 60 (07) A	apyro-	12	198	atol	all	11	19 10		10000	$\overline{}$		1							
1713 30 578 2008 700 K 60 (107) A							7/0	JAG.	000				-						B.
THE ROLL TO GO CON		30	178	2080F	700	K	W	011			100								
	צרונים	X	128.	2002	70			1	1/20000		-		-						
						11/2	12.0		(9.0		ושא							1	
				8 34			1	NAME OF TAXABLE			11								
						-	1		-				-				TA:		
								и	-										i
													-						Bar -
			0						10			100							
	BE V	1				100	70		100		284				1				
(2) (200 在 200 m	dimen								18										-

नेश संस्कृताका प्राप्ता ।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / DIVIS METS ME



गाय: त्याः शानिम योगान

Name: Md. Khalid Hassan

FINE CALL CALLETTE CASCHE

মাতা। মোছা। থানিয়া বেগম

Date of Birth: 28 Apr 1992

ID NO: 19929418655000048

हो गाडि प्रशासको गामाल महराता मुगति। गाडि रावानको गाडि क्या (सारा पारा ताल किन्तु (पापै क्षित्र क्या तता वन क्यूतर स्वा दला।

বিজ্ঞানা বাসাহোতিং মোতাহালে বাটি, প্ৰামানাজ কলিহট পেটা, কলিহট পোটা, ভাৰমা: মুজাহিদাবদ - ৫১২০, তানীপ্ৰেটাল, ঠাকুবাটাও

歌歌 評判 / Blood Group: B+



क्षात्मक कार्टिक २५/३०/२०३०





Thank You