

Proposed NU Business Name: Islam Pharmacy



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Hamidul Islam</i> Vill: Nalarpar, Union: Thanahat, Post: Balabarihat, Upazila: Chilmari, District: Kurigram.
Age	:	27 Years
Marital status	:	Married
Children	:	1 (one) Daughter
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. Hasina Begum
(iii) Father's name	:	Md. Nurul Islam
(iv) GB member's info	:	<i>Branch: Thanahat, Chilmari Centre # 93/Mo, Loan no.: 6554, Member since 27 march, 2011, First loan: Tk. 15,000/- Existing loan: 35,000 , Outstanding loan: 28,000</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.)	:	07 years experience in selling medicine business. He started this business only with Tk. 1,500. : He has six months training on Para-medical course from R.M.P.F.P centre.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01723022144
NU's National ID No.	:	4917971375225
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Hasina Begum is a GB member since 27 march, 2011, at first she took GB loan BDT 15,000 (fifteen thousand).
- Gradually she took loan several times and utilized it by assisting her son in business.
- Finally GB loan helped her to improve economic condition and livelihood within expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Islam Pharmacy</i>
Address/ Location	:	Balabarihat, Malek mur, Chilmari, Kurigram
Total Investment in BDT	:	Tk. 228,000
Financing	:	Self Tk. 128,000 (from existing business) Required Investment Tk. 100,000(as equity)
Present salary/drawings from business	:	Taka 10,000 (Ten thousand)
Proposed Salary (estimates)	:	Taka 10,500 (Ten thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On Products sales10% and Servicing 100%
(ii) Estimated % of proposed gross profit margin	:	On Products sales10% 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 income from product	1,200	33,600	403,200
Income from servicing	345	9,660	115,920
Total Sales & servicing income (A)	1,545	43,260	519,120
Less: Cost of Sales (B)	1,080	30,240	362,880
Gross Profit (C) [C=(A-B)]	465	13,020	156,240
<i>Less: Operating Cost:</i>			
Electricity bill		450	5,400
Shop Rent		550	6,600
Night Guard bill		210	2,520
Mobile bill		300	3,600
Conveyance		300	3,600
Present Salary (Self)		10,000	120,000
Other Cost (stationary & entertainment etc.)		400	4,800
<i>Non Cash Item:</i>			
Depreciation Expenses		104	1,249
Total Operating Cost (D)		12,314	147,769
Net Profit (C-D):		706	8,472

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Medicine (napa, emodi, amlacid, digitac, root-10, hormoton, rozym, sailin, uroton, cumel, rozaz, uro, foulad, hormoton, fenadin, lucan-r, vnmil, resomix, cebex, virux, lisol, tiniril, filmet, otosil, brolyt, alpoten, renetid & eso etc)	116,660	70,000	186,660
Cash in hand	2,500	-	2,500
Debtors	21,865	-	21,865
Creditors	(28,765)	-	(28,765)
Investment in Machineries (fan, calculator, energy bulb, BP machine, BP holder & analyzer)	5,490	-	5,490
Investment in Decoration	4,250	30,000	34,250
Grameen Bank Outstanding Loan	(28,000)	-	(28,000)
Advance for shop	34,000	-	34,000
Total Capital	128,000	100,000	228,000

SOURCE OF FINANCE

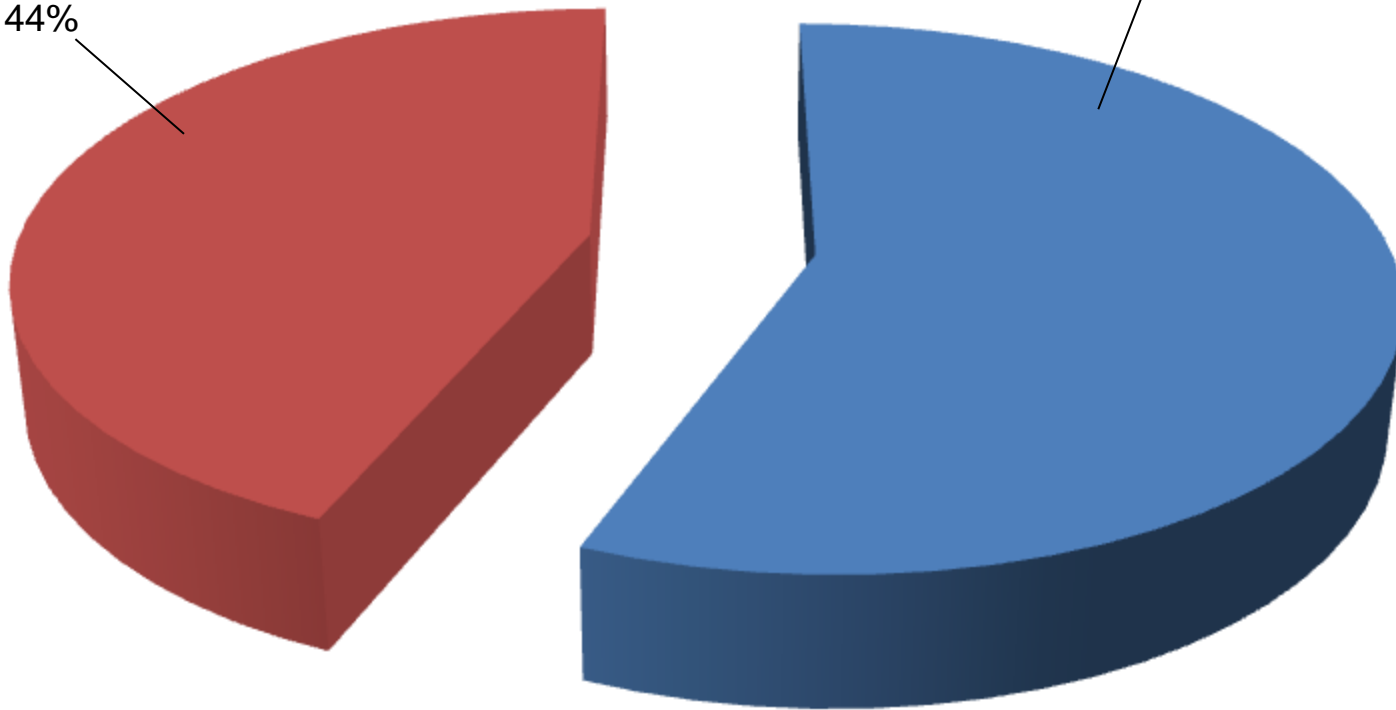
■ Entrepreneur's Contribution BDT 128,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 228,000

GTT's Investment
44%

Entrepreneur's
Contribution 56%



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 product	1,800	50,400	604,800	2,160	60,480	725,760	2,484	69,552	834,624
Estimated income from servicing	450	12,590	151,079	495	13,849	166,186	519	14,541	174,496
Estimated Total Sales income (A)	2,250	62,990	755,879	2,655	74,329	891,946	3,003	84,093	1,009,120
Less: Cost of Sales (B)	1,620	45,360	544,320	1,944	54,432	653,184	2,236	62,597	751,162
Gross Profit (C) [C=(A-B)]	630	17,630	211,559	711	19,897	238,762	768	21,497	257,958
Less: Operating Cost:									
Electricity bill		500	6,000		550	6,600		600	7,200
Shop Rent		550	6,600		550	6,600		850	10,200
Night Guard bill		240	2,880		270	3,240		300	3,600
Mobile bill (SMS & Reporting)		400	4,800		500	6,000		600	7,200
Conveyance		400	4,800		500	6,000		600	7,200
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		10,500	126,000		11,000	132,000		11,500	138,000
Other Cost		600	7,200		700	8,400		800	9,600
Non Cash Item:									
Depreciation Expenses		354	4,249		354	4,249		354	4,249
Total Operating Cost (D)	-	14,211	166,529	-	15,091	181,089	-	16,271	195,249
Net Profit (C-D):	-	3,419	45,030	-	4,806	57,674	-	5,226	62,710
Retained Income			45,030			102,704			165,414

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW STATEMENT

<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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	49,030	65,674	70,710
1.3	Depreciation Expenses	4,249	4,249	4,249
1.4	Opening Balance of Cash Surplus	-	1,279	23,201
	Total Cash Inflow	153,279	71,201	98,159
2.0	Cash Outflow			
2.1	Product Purchase	70,000	-	-
2.2	Decoration	30,000	-	-
2.3	Payback of Grameen Bank Outstanding Loan	28,000	-	-
2.4	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	152,000	48,000	48,000
3.0	Total Cash Surplus	1,279	23,201	50,159

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name
- Seven 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. 293,414 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors;
- Political unrest.

Presented at 4th In-house Executive Social Business Design Lab
on March 31, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









THE BENGAL DRUGS RULES, 1946
FORM B.
(See rule 20(1))

No. 171718

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

মিস্টারঃ সুলতান হাফিজী, পোঃ নোঃ হামিদুল ইসলাম
I hereby licensed to sell, stock and exhibit for sale and distribute on the premises
situated at বালিবাড়ীয়া, হিলখারী, কুড়িগ্রাম।
drugs other than 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, 1946 and the rules thereunder. (২২/১১/৪৪ - ২২/১১/২০১৬) পর্যন্ত

- 2. This licence will be in force for two years from the 29th December, 1956.
- 3. Name(s) of qualified person(s) in charge.

মিস্ত্রী ময়দু
ডি- ৬৫৬৭৩

Date ২৩/১১/৪৪

Signature
Licensing Authority
২৩/১১/৪৪

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 comply with the provisions of the Drugs Act, 1940, and the rules, thereunder for time being in force.
- 3. The licensee shall report forthwith to the licensing authority any change in the qualified staff in-charge.
- 4. No drug 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.

*If the licence is required for wholesale dealings only delete and enter the word "wholesale".

Registered by the Government of the Peoples Republic of Bangladesh
Rural Medical Program & Family Planning Training Course
A Health Education Training Course of the Bangladesh Govt. Reg. No. TM 1067 and
R.M.P.F.P Health Society Govt. Reg. No. 2975/2005 Bangladesh.

Roll Chowdhury No. 0022059 Reg. No. 0039057

R.M.P.F.P COURSE CERTIFICATE

Certified that Mr. Hussaidul Islam

Father's Name Mr. Hossain Islam

Village Kinamat Bazar P.O. Chelmonari

Thana Chelmonari Dist. Feni

Date of Birth 27-03-1987 Examination held in 2005 and was placed in the First Division

Successfully Completed the Six Month R.M.P.F.P Training Course Under Bangladesh Village Development

Association, Jembua Sangshad, R.M.P.F.P. Health Society held the 01-09-2005 to 21-02-2005

Written by *Signature* Executive Director

Date 22-03-2005 Compared by *Signature* Managing Director

BRN/1
195-10



ইউনিয়ন

পরিশিষ্ট-১০

ইউপি কনসে-১০

ধানাহাট ইউনিয়ন পরিষদ

চিলামারী, কুড়িগ্রাম।

স্বর্গ নম্বর : ২০২৩-২০২৫

ইউ.নং ২

লাইসেন্স

স্মারক নং- 337

লাইসেন্স নম্বর : স্বর্গ/১৮ তারিখ ০৫/০৫/১৩

প্রতিষ্ঠানের নাম : স্বর্গ কোম্পানী

লাইসেন্সধারীর নাম : শ্রীঃ সোঃ হুম্মিয়ূক হুসেন

পিতা/স্বামীর নাম : শ্রীঃ হুম্মিয়ূক হুসেন

ঠিকানা : স্বর্গ কোম্পানী, স্মারক নং- ৩৩৭

পেশার ধরণ : আলোচনা কক্ষ

১০০০০০০০ তারিখ পর্যন্ত বৈধ, বিঃ প্রদানের পরিমাণ ১০০০০০০

(মতামত) : স্বর্গ কোম্পানী

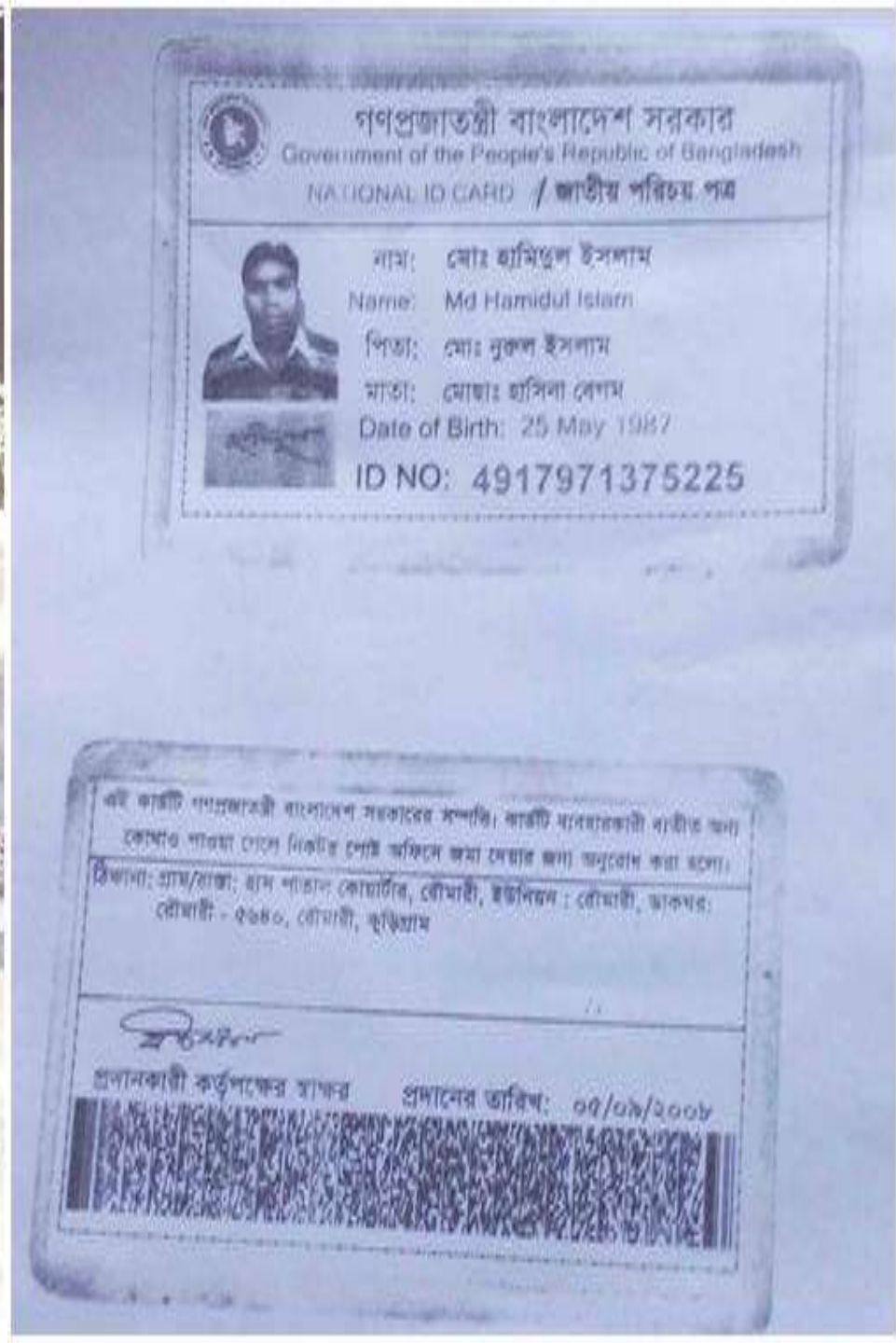
প্রাণ্ড হতে তার স্বাক্ষর/স্বাক্ষর/পেশা ধানাহাট ইউনিয়ন এলাকায় চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ ০৫/০৫/১৩

স্বর্গ

চেয়ারম্যানের স্বাক্ষর

স্বর্গ



Thank You