

# Brothers Drug



Presented by  
Md. Nazrul Islam

Nu Identified and PP Prepared by :  
**Tanbidul Islam**  
Verified By: Md. Nazrul Islam

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

Name	:	Md. Nazrul Islam
Age	:	29 years
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	Brother-02, Sister-04
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Peara Begum
(iii) Father's name	:	Mr. Late Kalim Ulah
(iv) GB member's info	:	Branch: Sonapur                      Centre # 24/ma, Group no : 02                      Loanee no.: 2313, Member since 05/11/1996,                      First loan: Tk. 2000/- Existing loan: N/A,                      Outstanding: N/A
Further Information:	:	
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education	:	N/A
	:	
	:	

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Medicine Business
Business Experience	:	<b>05 Years</b>
Other Own/Family Sources of Income	:	NU's younger brother is send's money from Saudi Arab
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur

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

**NU's Mother has been a member of Grameen Bank since 1996 (18 years). At first She took 2000/- Taka from GB. NU was invested GB Loan in his business. They also bought some agro- land. NU's mother gradually improved their life standard by using GB loan.**

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Brothers Drug House
Address/ Location	:	Baluya-Chowmohoni Bazar
Total Investment in BDT	:	4,00,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 50% Required Investment BDT 2,00,000/-(as equity) 50 %
Present salary/drawings from business (estimates)	:	10000/-
Proposed Salary		10000/-
Proposed Business		
(i) % of present gross profit margin	:	<b>12.5%</b>
(ii) Estimated % of proposed gross profit margin		<b>12.5%</b>
(iii) Agreed grace period		<b>5 months</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	5000	150000	1800000
<i>Less: Cost of sales (B)</i>	4375	131250	1575000
<b>Gross Profit (C) [C=(A-B)]</b>	625	18750	225000
<i>Less: Operating Costs</i>			
Electricity bill		250	3000
Generator bill		100	1200
Shop Rent		1800	21600
Night Guard bill		100	1200
Mobile bill		500	6000
Present salary/Drawings- self		10000	120000
Others cost (fees)		100	1200
<b>Non Cash Item:</b>			
Depreciation Expenses		166	1992
<b>Total Operating Cost (D)</b>		<b>13016</b>	<b>156192</b>
<b>Net Profit (C-D):</b>		<b>5734</b>	<b>68808</b>

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

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<b><u>Present items</u></b>			
Advance	- 20,000/-		
Furniture	-30,000/-		
Tablet/capsule	-15,000/-		
Anti-biotic(tablet + capsule + syrup)	- 30,000/-		
Syrup & file item	- 25,000/-	200000/-	
Omeprazole & anti-ulcer	- 20,000/-		
Eye Drop	- 30,000/-		
Ointment , Cream & topical item	- 10,000/-		
Vitamin & other Stock items	-20,000/-		
Injectable items	-10,000/-		
<b><u>Proposed items</u></b>			
Refrigerator	-30,000/-		
Tablet/Capsule(antibiotic group)	-40,000/-		
Eye Drop & Ointment	-50,000/-	200000/-	
Tablet/Capsule(omeprazole group)	-30,000/-		
Injectable items	-30,000/-		
Syrup & Other File Item	-20,000/-		
<b>Total Capital</b>	<b>200000/-</b>	<b>200000/-</b>	<b>400000/-</b>

# 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 (A)	7500	225000	2700000	8000	240000	2880000	8500	255000	3060000
<i>Less: cost of sales (B)</i>	6563	196890	2362680	7000	210000	2520000	7438	223140	2677680
<b>Gross Profit (C) [C=(A-B)]</b>	<b>937</b>	<b>28110</b>	<b>337320</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>1062</b>	<b>31860</b>	<b>382320</b>
<i>Less: Operating Costs</i>									
Electricity bill		250	3000		300	<b>3600</b>		300	3600
Generator bill		100	1200		150	<b>1800</b>		150	1800
Shop Rent		1800	21600		1800	21600		1800	21600
Night Guard bill		100	1200		150	1800		150	1800
Mobile bill		500	6000		500	6000		500	6000
Present salary/Drawings-self		10000	120000		11000	132000		12000	144000
Others cost (fees)		100	1200		100	1200		100	1200
<b>Non Cash Item:</b>									
Depreciation Expenses		541	6492		541	6492		541	6492
<b>Total Operating Cost (D)</b>		<b>13391</b>	<b>160692</b>		<b>14541</b>	<b>174492</b>		<b>15541</b>	<b>186492</b>
<b>(Net Profit C-D) :</b>		<b>14719</b>	<b>176628</b>		<b>15459</b>	<b>185508</b>		<b>16319</b>	<b>195828</b>
<b>Pay back</b>			<b>80000</b>			<b>80000</b>			<b>80000</b>
<b>Retained Income:</b>			<b>96628</b>			<b>105508</b>			<b>115828</b>



# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit ( Ownership Tr. Fee added back)	<b>176628</b>	<b>185508</b>	<b>195828</b>
1.3	Depreciation (Non cash item)	6492	6492	6492
1.4	Opening Balance of Cash Surplus		<b>103120</b>	215120
	<b>Total Cash Inflow</b>	<b>383120</b>	<b>295120</b>	<b>417440</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	<b>Total Cash Outflow</b>	<b>280000</b>	<b>80000</b>	<b>80000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>103120</b>	<b>215120</b>	<b>337440</b>

# ***SWOT Analysis***

## **S**TRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality medicine to meet demand for the community.

## **W**EAKNESS

- ✓ Credit sales.
- ✓ Less stock.

## **O**PPORTUNITY

- ✓ Huge demand
- ✓ Central point of Baluya-chowmohoni Bazar.

## **T**HREATS

- ✓ Political Unrest.
- ✓ Other competition.





মেসার্স

# ব্রাদার্স ড্রাগ হাউজ

বিসমিল্লাহির রাহমানির রাহীম

প্রোঃ মোঃ নজরুল ইসলাম

এখানে দেশী-বিদেশী সকল প্রকার ঔষধ  
পাইকারী ও খুচরা মূল্যে পাওয়া যায়

বাপদা চৌমুহনী বাজার, মেইন রোডের  
উত্তর পাশে, রামশঙ্ক, লক্ষীপুর।  
ফোনঃ ০১৭১৬-৩২৬৯৬৪

বিঃ দ্রঃ- ডাঃ বাবুল মজুমদার প্রতিদিন বিকাল ৩টা থেকে সন্ধ্যা পর্যন্ত এখানে বসেন।





*Presented at*  
**2<sup>nd</sup> GT Executive SB Design Lab**  
on January 29, 2015 at GT Conference Room



For more information  
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