



Grameen Kalyan

Proposed NU Business Name : **Faruk pharmacy.**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Faruk Hossain Vill: Maliat. Post: Baniakandi Upazilla : Kumarkhali, District: Kushtia
Age	:	27 Years
Marital status	:	Married
No. of siblings:	:	4 (Four) brothers and 3 (Three) sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Farida Begum</p> <p>Md. Sujoruddin</p> <p>Branch: Kumarkhali, Group # 06, Centre # 10/M, Loan no.: 3725.</p> <p>Member since: 2007, First loan: Tk. 5,000, Last GB loan: 40,000, Outstanding: 28,560</p> <p>Nobin Udyokta (The entrepreneur himself)</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Eight Pass.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Medicine Business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	4 (Four) years experiences in this business. Started business with BDT 50,000 (Fifty thousand).
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01965065827
National ID number	:	5017186546189
NU Project Source/Reference	:	Grameen kalyan, kumarkhali unit office.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 5,000 (Five thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Faruk pharmacy.
Address/ Location	:	Torunmor, Batikamara, Kumarkhali, Kushtia.
Total Investment in BDT	:	BDT 5,92,000
Financing	:	Self BDT : 3,92,000 (from existing business) Required Investment BDT 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 8,000 (Eight thousand)
Proposed Salary	:	BDT 8,000 (Eight thousand)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.)	:	(i) On average 20% (ii) On average 20% (iii) Keeping adequate sand and ensure source of water with precaution.

INFO ON EXISTING BUSINESS OPERATIONS

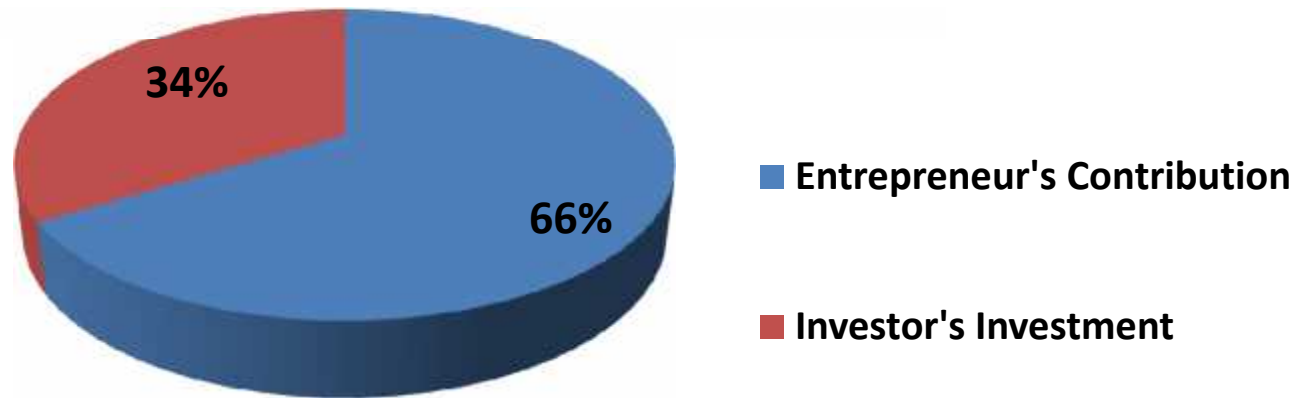
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4,500	117,000	1,404,000
Less: Cost of sales (B):	3,600	93,600	1,123,200
Gross profit (GP) [C=(A-B)]	900	23,400	280,800
<u>Less: Operating Costs:</u>			
Shop Rent		1200	14,400
Electricity bill		300	3,600
Night Guard		100	1,200
Mobile bill		200	2,400
Present salary/Drawings-self		7,000	84,000
Other Expenses		100	1,200
<u>Non Cash Item:</u>			
Depreciation Expenses		100	1,200
<i>Total Operating Cost (D)</i>		<i>7,800</i>	<i>93,600</i>
(C-D)Net Profit:		15,600	187,200

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Square Item	35,000		30,000	65,000
Hamdard Item	5,000			5,000
IBN Sina Item	3,000		5,000	8,000
Active Item	2,000			2,000
Beximco Item	30,000		30,000	60,000
ACME Item	20,000		20,000	40,000
SKF Item	20,000		20,000	40,000
Opsonin Item	20,000		20,000	40,000
Aristo Pharma	20,000			20,000
General Item	20,000			20,000
Drug International	15,000		15,000	30,000
Others Item	100,000		55,000	155,000
Furniture	35,000	10,000		45,000
Nebulizer Machine	2,000			2,000
Shop Advance	50,000			50,000
Cash In Hand		5,000	5,000	10,000
Total Capital	377,000	15,000	200,000	592,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	392,000	66
Investor's Investment	200,000	34
Total Investment	592,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	6,500	169,000	2,028,000	7,150	185,900	2,332,200
Less: Cost of sales (B):	5,200	135,200	1,622,400	5,720	148,720	1,865,760
Gross profit (GP) [C=(A-B)]	1,300	33,800	405,600	1,430	37,180	466,440
Less: Operating Costs:						
Shop Rent		1,200	14,400		1,320	15,840
Electricity bill		300	3,600		330	3,960
Transportation		1000	12,000		1100	13,200
Mobile bill		300	3,600		330	3,960
Proposed salary		9,000	108,000		9,900	118,800
Other Expenses		200	2,400		210	2,520
Non Cash Item:						
Depreciation Expenses		100	1,200		110	1,320
Total Operating Cost (D)	0	10,900	145,200	-	11,980	159,600
(C-D)Net Profit:		22,900	260,400		25,200	306,840
Retained Income:			260,400			306,840

Notes: 1. Agreed Grace period: Three Months.

2. **Investment Payback schedule:** Quarterly installment including ownership transfer fee after Three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow		
Opening Balance		355,400
Capital Infusion by UDYOKTA	15,000	
Capital Infusion by Investor	200,000	
Sales	2,028,000	2,332,200
Total Receipts	2,243,000	2,687,600
Cash Outflow:		
Cost of goods sold	1,622,400	1,865,760
Operating expenses	145,200	159,600
Return to investor	120,000	120,000
Total payment	1,887,600	2,145,360
Closing Balances	355,400	542,240

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1 Future employment: 0<input type="checkbox"/> Skill and experience;<input type="checkbox"/> Good Reputation;<input type="checkbox"/> Ownership in his own name;<input type="checkbox"/> Keeping books of record.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply products as per demand lack of sufficient capital.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Fixed customer (retail & wholesale);<input type="checkbox"/> Investor's money will be payback in Two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Local competitor<input type="checkbox"/> Credit Sales<input type="checkbox"/> Product Damage.

Presented at 8th Ex.SB Design Lab on 14th October,
2015 at GK Lab

Thank you





বিস্মিল্লাহির রাহমানির রাহীম

ফারুক ফার্মেসী

প্রোঃ মোঃ ফারুক হোসেন



এখানে দেশী-বিদেশী
সকল প্রকার ঔষুধ পাইকারী
ও খুচরা বিক্রয় করা হয়।



তরুনমোড়, বাটিকামার, কুমারখালী, কুষ্টিয়া। মোবাঃ ০১৯৬৫-০৬৫৮২৭








NU Father & Mother



NU with his mother



Trade License



কুমারখালী পৌরসভা কার্যালয়

কুমারখালী, কুষ্টিয়া।

ট্রেড লাইসেন্স

1645

বই নং ০৬

হোল্ডিং নং ১২৪৫

ওয়ার্ড নং ০৬

লাইসেন্স নং ১২৪৫

পৌরসভার অম. এ ও ১৯৬০ এর ৮৩ ধারা মোতাবেক পেশা ব্যবসা ও কৃষি, এর অধীনস্থ
স্বাধীনতা ২০১৪ থেকে ৩০শে জুন ২০২২ পর্যন্তের জন্য।

নাম : **কাজিম আল হোসেন (পিতা: মোঃ কাজিম হোসেন)**

ঠিকানা : **গেজট মোড়, বাবুলিয়া মসজিদ, কুমারখালী, কুষ্টিয়া**

পেশা : **কাজিম হোসেন**

	ধার্যকৃত ফি	টাকা	পরিসা
লাইসেন্স ফি (চলতি) :	✓ ২০১৪-১৫	২০০/-	
লাইসেন্স ফি (বিস্তারিত) :			
চাঁদা ফি এর নোটিশ :			
কর্তন :			
ওয়ারেন্ট ফি :			
পিওন ডায়েরী :			
সর্বমোট :		২০০/-	

কথায় : **দুই শত ০৬ টাকা মাত্র**

তারিখ : **১৫/০১/১৫**

আদায়কারী
কুমারখালী পৌরসভা

কাজিম আল হোসেন
স্বাক্ষর
কুমারখালী পৌরসভা
স্বাক্ষর

মেম্বর
কুমারখালী পৌরসভা

Thank You

‡bvU

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K‡gvi Lvj x I Avkcv‡ki GjvKv‡Z ‡eµq K‡i | ‡e‡b‡qvM ‡c‡j tm cöZ‡ôZ
e“emvqx n‡Z cvi‡e etj Avkv K‡i | Zvi e“emvi †v‡bi Av‡k cv‡k Le tenk
JI‡tai †'vKvb ‡bB| GB Kvi‡Y tm fvj e“emv Ki‡Z cvi‡e etj R‡b‡q‡Q|