

A Nobin Udyokta Project

Proposed NU Business Name : Anurop Pharmacy



NU Identified and PP Prepared By :
Md. Sohel Rana
Verified By : A. S. M. Shahidul Haque

Presented by :
Md. Arif Hossen
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Arif Hossen
Age	:	05/02/1985 (30 years)
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	2 Sisters, 01 Brother
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Anowara Khatun
(iii) Father's name	:	Late Rofiz Uddin
(iv) GB member's info	:	Branch: Baira . Centre # 01(m), Loan no.: 1396/1, Member since :2002 First loan: Tk. 5,000 Existing loan: Tk. 20,000 Outstanding: Tk. 3,720
Further Information:	:	Brother
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	
Education, till to date	:	S. S. C.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Pharmacy business Trade License 130/15-16
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	10 years
Other Own/Family Sources of Income	:	Brother Businessman
Other Own/Family Sources of Liabilities	:	No
NU contract No	:	01725-279841
NU Project Source/Reference	:	GT Singair Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 06/04/2002 (13 years). At first she took 5,000 taka from GB. NU Father invested GB Loan in his business and expanded his business. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Anurup Pharmacy
Address/ Location	:	Baira Bazar, Baira, Singair, Manikgonj
Total Investment in BDT	:	BDT 4,00,000
Financing	:	Self BDT : 3,00,000 (from existing business) - 75 % Required Investment BDT : 1,00,000 (as equity) - 25 %
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary		BDT 10,000
Proposed Business		
(i) % of present gross profit margin	:	08%
(ii) Estimated % of proposed gross profit margin	:	08%
(iii) Agreed grace period	:	5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	10000	300000	3600000
<i>Less: Cost of sales (B)</i>	9200	276000	3312000
Profit (C)= (A-B)	800	24000	288000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Generator		200	2400
Night Guard bill		280	3360
Entertainment		500	6000
Others		500	6000
Mobile bill		1000	12000
Present salary/Drawings- self		10000	120000
Non Cash Item:			
Depreciation Expenses (20000*10%) (17000*15%)		380	4550
<i>Total Operating Cost (D)</i>		13360	160320
Net Profit (C-D):		10640	127680

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items:			
Decoration --- 20,000			
Freeze (01)---- 15,000			
Fan (02)--- 2,000	3,00,000		3,00,000
Goods ----- 2,63,000			
(Enclosed In next Slide)			
Proposed Items:			
Goods----- 1,00,000			
(Enclosed In next Slide)		1,00,000	100000
Total Capital	3,00,000	1,00,000	4,00,000

Present & proposed Item details Below

Present Item :

Omeprazol-20mg- (50box*500)	25000
Ranitidin -150mg(100box*200) --	20000
Cetrim 10mg (40b *150) ---	6000
Amoxicil-500m(20b*500)----	10000
Zimax (500mg) (40b*420)----	16800
Escoinepzol -20mg-(40B*500)---	20000
Pharacitamol- (20B*350) ----	7000
Napa Extra (10B*600)----	6000
Vitamin (a-Z) 60B*180)--	10800
Pentozol (40B*400)--	16000
CalbroX (30B*350)---	10500
Calcium-500Mg(50box*500) ----	25000
Flucloxim-500mg(20box 500) ----	10000
Diclofenac-(70B*150) ----	10500
Aceiclofex----	12000
Ciprocelex- (30B*450)----	13500
Comet- (50b*400) ---	20000
Naproxian (40B*450)--	18000
Others ---	5900
Total --	2,63,000

Proposed Item

Seclo-20mg(130B*500)----	15000
Ocsec-20mg(10B*450)---	4500
Losectil-20mg(10B*350)----	3500
Finis-20mg (10B*560)--	5600
Neotack-20mg(20b*330)---	6600
Cap.Fymoxil (500mg) (5 B*600)	3000
Sergel-20mg(5b*616)---	3080
Napa Extra (10b*520)---	5200
Antacid Plus Syrap(24p*70)---	1680
Slogal-50m(10b* 210)---	2210
Maxpro-20mg(10b*650)----	6500
Ventolil Tablet(10B*205)---	2050
Orsaline (40B*85)---	3400
Rolace (2omg) (10B*500)---	5000
Calbo500mg(5B*400)----	2000
Betalol-- (10B*320)---	3200
Detbin (10B*420)---	4200
Moxacil (5B*600)---	3000
E-cap- 400mg(10B*300)---	3000
Tofel Tab. (05B*440)	2200
Ciprocin -500mg (5B*2250)---	2250
Femicon (5B*580) ---	2900
Senora (20p*80) ---	1600
Others-	8330
Total- 1,00,000	

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
Sales (A)	11000	330000	3960000	12000	360000	4320000	13000	390000	4680000
Less: Cost of sales (B)	10120	303600	3643200	11040	331200	3974400	11960	358800	4305600
Profit (C)=(A-B)	880	26400	316800	960	28800	345600	1040	31200	344400
Less: Operating Costs									
Electricity bill		500	6000		600	7200		700	8400
Generator		200	2400		200	2400		300	3600
Night Guard bill		280	3360		280	3360		280	3360
Entertainment		500	6000		500	6000		700	8400
Others		500	6000		500	6000		600	7200
Mobile bill		1000	12000		1200	14400		1200	12000
Present salary- self		10000	120000		10000	120000		10000	120000
Non Cash Item:									
Depreciation Expenses		380	4550		380	4550		380	4550
Total Operating Cost (D)		13360	160320		13660	163920		14160	169920
Net Profit		10640	127680		15140	181680		17040	204480
Gt payback		40000			40000			40000	
Retained Income:		87680			141680			164480	

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit (Ownership Tr. Fee added back)	127680	181680	204480
1.3	Depreciation (Non cash item)	4550	4550	4550
1.4	Opening Balance of Cash Surplus		92230	238460
	Total Cash Inflow	232230	278460	447490
2.0	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3.0	Net Cash Surplus	92230	238460	407490

SWOT ANALYSIS

STRENGTH:

- Availability of Products Sourcing.
- Others (beyond family): Environment-Friendly.
- Ownership of Business: Would Be Owner Gradually.
- Skilled & 12 Years of Experience

WEAKNESS

- Opponent in same areas
- Strike
- Credit sale

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency.
- Create Income source of other's people

THREATS

- Climate change effect may harm products.
- Fire
- Political Problem











AH-400
60

ACID BUST
ACID BUST

SOMOVA
SOMOVA
SOMOVA
SOMOVA

Handle with Care
↑

↓
Keep Dry

1312.50X
e-Plus

Label on a small cardboard box.

डावमिन प्राप
Label on a cardboard box.

Label on a small orange box.

Advertisement for 'SOMOVA' medicine on a newspaper clipping.



NeoCare PULL

laczym

I Love Milk
But it Does Not
Love Me...







গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



১৯ ১১/১১/১৯৮৫

নাম: মোঃ আরিফ হোসেন

Name: Md Arif Hossen

পিতা: মুক্ত রফিক উদ্দিন

মাতা: আনোয়ারা খাতুন

Date of Birth: 05 Feb 1985

ID NO: 5618219398692

এই জাতীয় গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রের ব্যক্তিগত তথ্য
কোনো পাত্র বা গণে নিকটস্থ পোড়ি অধিনে জমা দেয়ার জন্য অনুমোদিত করা হয়নি।

ঠিকানা: গ্রাম/রাজা: জামালপুর, জামালপুর, ডাকঘর: বাঘড়া - ১৯১১, সিটি/ইউই
মানিকগঞ্জ

১৯৮৫ - ১

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৪/০২/২০০৮



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: আব্দুল হক

Name: Md Arif Hossen

পিতা: মুক্ত রফিক উদ্দিন

মাতা: আনোয়ারা খাতুন

Date of Birth: 21 Mar 1957

ID NO: 5618219398692

এই জাতীয় গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রের ব্যক্তিগত তথ্য
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ঠিকানা: গ্রাম/রাজা: জামালপুর, জামালপুর, ডাকঘর: বাঘড়া - ১৯১১, সিটি/ইউই
মানিকগঞ্জ





শেখ হাসিনা ইন্টারন্যাশনাল পরিষদ

সংসদ : শেখ হাসিনা, প্রধানমন্ত্রী, বাংলাদেশ, ঢাকা - মাদারিঙ্গাও।

শেখ হাসিনা



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ORIGINAL

THE BENGAL DRUGS RULES, 1946

FORM 8

No. 25981

[See rule 20(1)]

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

I hereby licensed to sell, stock and exhibit for sale and distribute on the premises and at ১৯২২ চক, মির্জাপুর, মুর্শিদাবাদ

other than biological and other special products specified in Schedule C to the Drugs Act, 1946, subject to the conditions specified below and to the provisions of the Drugs Act, 1940 and the rules thereunder.

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

ডঃ এ. এ. সাদিক
১৯২২ চক, মির্জাপুর, মুর্শিদাবাদ

ডঃ এ. এ. সাদিক
 Licensing Authority.
 মুর্শিদাবাদ, মুর্শিদাবাদ জেলা।

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 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.

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

২৬-০১-২০০৮

ডঃ এ. এ. সাদিক
 মুর্শিদাবাদ জেলা
 মুর্শিদাবাদ
 মুর্শিদাবাদ জেলা

২৬-০১-২০১৬

ডঃ এ. এ. সাদিক
 মুর্শিদাবাদ জেলা
 মুর্শিদাবাদ
 মুর্শিদাবাদ জেলা

২৬-০১-২০১৪

২৬-০১-২০০৭

ডঃ এ. এ. সাদিক
 মুর্শিদাবাদ জেলা
 মুর্শিদাবাদ
 মুর্শিদাবাদ জেলা

২৬-০১-২০০৭

ডঃ এ. এ. সাদিক
 মুর্শিদাবাদ জেলা
 মুর্শিদাবাদ
 মুর্শিদাবাদ জেলা

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ডঃ এ. এ. সাদিক
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 মুর্শিদাবাদ
 মুর্শিদাবাদ জেলা

২৬-০১-২০১১

ডঃ এ. এ. সাদিক

***PRESENTED at
SB Internal Design LAB on
December ,2015 at GT CR***

Further Information

Grameen Trust

Phone No : 9017038

Md. Arif Hossen

Cell:01725279841

