A Nobin Udyokta Project



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 (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother
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	:	Brother N/A N/A N/A N/A N/A
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 (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	08% 08% 5 months

INFO ON EXISTING BUSINESS OPERATIONS

Doubloulous	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales (A)	10000	300000	3600000			
Less: Cost of sales (B)	9200	276000	3312000			
Profit (C)= (A-B)	800	24000	288000			
Less: Operating Costs						
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			
Total Operating Cost (D)		13360	160320			
Net Profit (C-D):		10640	127680			

PRESENT & PROPOSED INVESTMENT BREAKDOWN

	Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment	s in different categories:	(1)	(2)	(1+2)
Present items: Decoration 20,000 Freeze (01) 15,000 Fan (02) 2,000 Goods 2,63,000 (Enclosed In next Slide)		3,00,000		3,00,000
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
Amoxacil-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 2.62.000	

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	

Total- 1,00,000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

2 1	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	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.)

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
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

${ m T}_{ m HREATS}$

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

















গগপ্ৰজাতন্ত্ৰী বাংলাদেশ সরকার

NATIONAL ID CARD / MISSE SIGNE SIGN



BY SHIPLINGER

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नाम: स्मार आविष स्थादनन

Name: Md Anf Hossen

শিতা: মৃত রফিল উদ্দিন

भारत: आत्नामावा श्राद्त

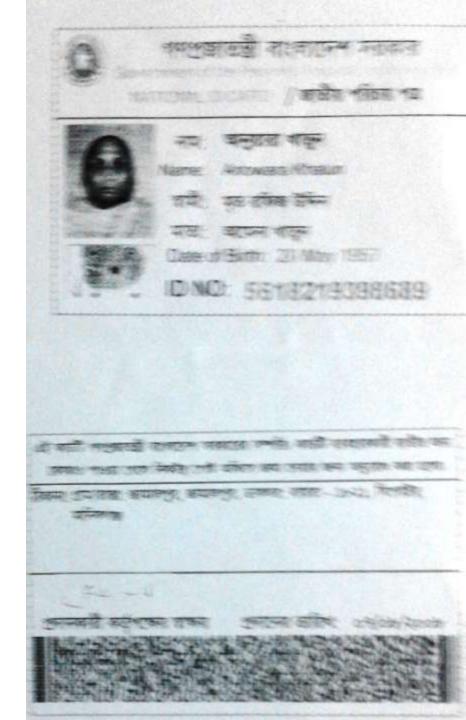
Date of Birth: 05 Feb 1985

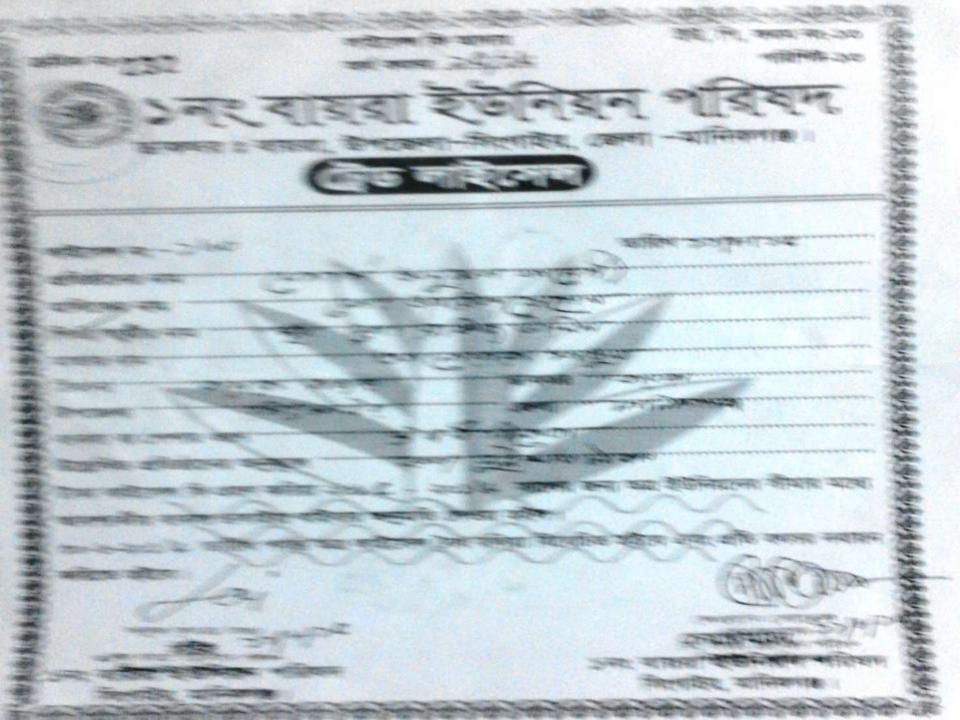
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এই কার্মটি শশপ্রজাকন্ত্রী বাংলাসেল সরকারের সংশবি। কার্মটি রারম্যরকৃত্রী রাজীত এন্য কোষার পারন্তা গোলে নিকটন্ন গোট অফিলে জন্তা মধ্যার জন্য অনুযোগ করা মধ্যে।

किकानाः शाम/बाकाः क्षामानपुत्र, क्षामानपुत्र, क्षाक्षप्रतः नायदा - ১৮३३ जिल्लाहेत्रः भागिकशक्त

SHIPPER STATE SHIPPER STATE SA/05/2005





Birt R. Land et Elfes...... ORIGENAL. HE BENGAL DRUGS RULES, 1946. 25981 FORM # No. er role 20v1vi TO SEER STOOK AND -XHIBIT FOR SALE AND DISTRIBUTE

DRUGS OTHER THAN BIGLOGICAL AND OTHER SPECIAL PRODUCTS

hereby beensed to sell, stock and exhibit for sple and distribute on the premises

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

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

יונים דויינות מוצובות אייותי CXX 25-10-100008

Conditions of licence.

Licensing Authority.

53-67-500 AURE

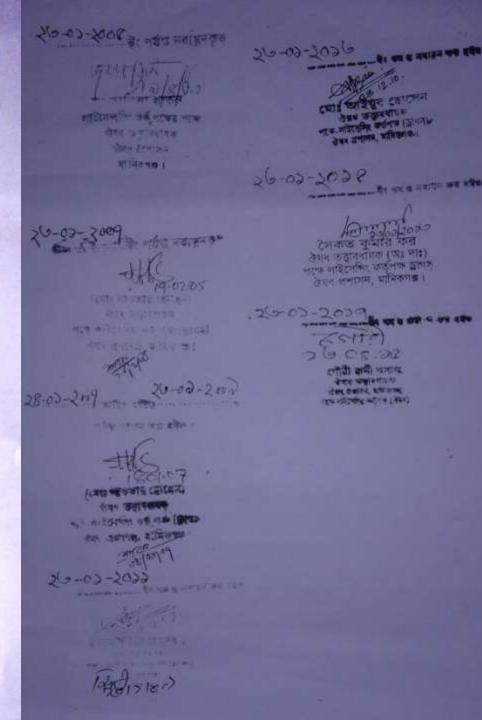
1. This licence shall be displayed in a prominent place in a part of the premises to the public.

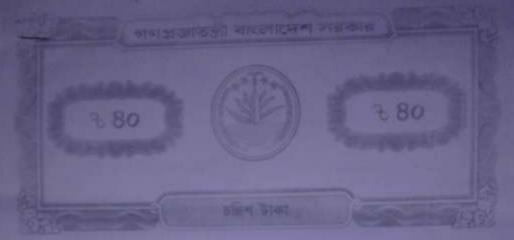
The licensee shall comply with the provisions of the Drugs Act, 1940, and the thereunder for time being in force.

The licensee shall seport forthwith to the licensing authority any change in the d staff in-charge.

ng the properties of the contents have been observed throughout the period during has been in the possession of the licensee.

No drug in Schedule C(1) shall be sold unless the precautions necessary for icence is required for wholesale dealines only delete and enter the word "wholesale". 95-2189H-400Bks -- 1994





M SCAGOLS.

"विश्रविद्यादित सदस्यमित सर्वित्र"

ANTIBION (A) ANTIB

লোলান ভাড়ার চুক্তি পরা

চন্দ্ৰক বাহিৎ (১.০০, শিকা : মৃত্য পানক চাৰাম, সাচ বাহনা, গো হ সাহবা, মানা হ সিংগাইব, ফোলা :

ক্ষিত্ৰত প্ৰায়েশ্য কাল্যান্ত্ৰী, বৰ্ম ইস্পাম, পেশা : এবনা ।

ক্ষিত্ৰত প্ৰায়েশ্য কাল্যান্ত্ৰী, বৰ্ম ইস্পাম, পেশা : এবনা ।

ক্ষিত্ৰত (১৯০২, শিকা) মৃত্য কৰিক উমিন, সাচ ভামোগপুৰ, পো । বাংবা, মানা- সিংগাইব, ফেলাক্ষিত্ৰত (১৯৪২ - বাংবানেশ্য, বৰ্ম - ইস্পাম, পেশা : বাৰসা ।

**বাঁহানিয়া শৃষ্ঠান



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শর্ভ সমূহ

- ১। মন পুলিপানের মোনা আন্ ইয়োলী। ৩২/০৯/২০১/ইয় হাইচের বেলালী। ১/০৯/২০১৭ইয় ভাবিব পর্যন্ত কর্মিন অসমায় বিভা (বা) মাসার মোনার বাবার বাবিবে।
- ২। মানিক পালের নির্মিক লোকান মতের মানিক জড়ো ৩৫,০০/০(তিন হাতার পজিপত) নিবা করা করি মতের
- (৫) পার কাল্যখন মাস্যা নাজাদিনা পক্ষ মানেক পক্ষকে প্রাক্তা পরিবেশন করিছে বাদ্যা বাকিবে।
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- है। द्रा पन्न ज्ञान क्षित्रमें भागती ना प्रमान पून काई ज्ञान कराड पात्रमें में उत्तर १६ पक्र त्यान करहाराई पात्र नामेंग्री (प्राणा करना ज्ञानस्थन करा निर्माण बारा एवं त्यान (यान कांव कराड पात्रम मा
- ে ২০০% (জহুবীয়া) মহি বাবদা কথাত বদাবদ্ধা ধাৰণে কৰে বাবে ৫ (ভিন) মান পূৰ্বে ১৯ পথ (ব্যক্তিক) কেনোটিপার মাণ্ডাহ আনাতে ববৰ।
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आधीरकात समान

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क्षा सम्बद्धाः विक्रिकः

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विकेश स्थान स्थान (कार्योग) "(स्थि क्या कार्य स्थानका

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

Further Information

Grameen Trust

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