



**Grameen Telecom Trust**  
Building Social Business

Proposed NU Business Name : **Habib Pharmacy**  
Business Category: **General Retail & Wholesale**



**Business Proposal Collected by : Md.Mukul Mia, Asst. N U, Kaunia unit, Rangpur.**  
**Business Proposal Prepared by: Md.Mahbubur Rahman Bhuiyan.**

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

Name and address	:	<b><i>Md. Anowar Hossain</i></b> Vill: Kazampur, Union: Tepamodupur, Post: Tepamodupur, Upazila: Kaunia District: Rangpur.
Age	:	29 Years
Marital status	:	Married
Children	:	01(One) Son
No. of siblings:	:	02(Two) Sisters and 04(Four) 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. Amena Begum
(iii) Father's name	:	Let. Abul Hossain
(iv) GB member's info	:	<i>Branch: Tepamodhopur Centre # 48/mo</i> <i>Loan no.: 4131. Member since March 31, 2010</i> First loan: Tk.5000 Existing loan: Tk.10,000 Outstanding loan: Tk.8,460
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***

Education, till to date	:	Dhakil passed.
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.)	:	08 (Eight) years experience is running his own business. He started the business only with Tk.1,600( One thousand Six hundred). : He has no training form P G .(Six) Month.
Other Own/Family Sources of Income	:	His bother's income from electric business & madrasha teacher,
Other Own/Family Sources of Liabilities	:	
NU's Contract No.	:	01701985787
NU's National ID No.	:	8514281691300
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Amena Begum is a GB member since March 31, 2010 at first she took GB loan BDT 5,000 (Five Thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow, cultivation and assisting her son in his business.
- Finally GB loan helped her to improve economic condition and livelihood.

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

Business Name	:	<b><i>Habib Pharmacy</i></b>
Address/ Location	:	ChokerMore, Kaunia, Rangpur.
Total Investment in BDT	:	Tk. 253,000
Financing	:	Self Tk.203,000 (from existing business) Required Investment Tk.50,000 (as equity)
Present salary/drawings from business	:	Taka 5,000 (Five thousand)
Proposed Salary (estimates)	:	Taka 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%,
(ii) Estimated % of proposed gross profit margin	:	On products 20%,
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	



# **INFO ON EXISTING BUSINESS OPERATIONS**

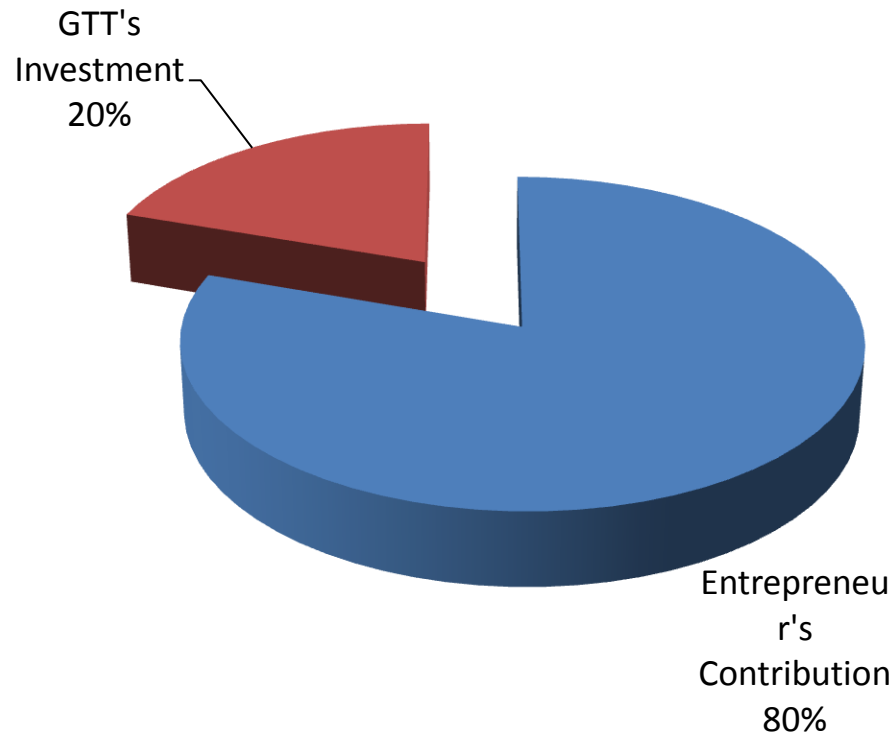
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	3,000	84,000	1,008,000
Less: Cost of sales of products (Product purchase) (B)	2,400	67,200	806,400
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>16,800</b>	<b>201,600</b>
<b>Less: Operating Cost:</b>			
Electricity bill		150	1,800
Shop rent		400	
Mobile bill		300	3,600
Night Guard bill		150	1,800
Conveyance bill		1,000	12,000
Provision of bad debt		-	-
Ownership Transfer Fee		-	-
Present Salary (Family & Self)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		352	4,219
<b>Total Operating Cost (D)</b>		<b>7,852</b>	<b>89,419</b>
<b>Net Profit (C-D):</b>		<b>8,948</b>	<b>112,182</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (different types of medicine - tablet, syrup and injection etc)	Investment in products (different types of medicine - tablet, syrup and injection etc)	148,740	50,000	198,740
Investment in machinaries & equipment ( television, scissors, fan and light etc.)		8,790		8,790
Advance for Shop		20,000		20,000
Cash in hand		4,930		4,930
G B Loan Outstanding		(8,460)		(8,460)
Decoration (Fixture & Fittings)		29,000		29,000
<b>Total Capital</b>		<b>203,000</b>	<b>50,000</b>	<b>253,000</b>

# SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 203,000
- GTT's Investment BDT 50,000
- Total Capital BDT 253,000





# **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
Est. sales income from products (A)	4,350	121,800	1,461,600	5,003	140,070	1,680,840	5,603	156,878	1,882,541
Less: Cost of sales of products (Product purchase) (B)	3,480	97,440	1,169,280	4,002	112,056	1,344,672	4,482	125,503	1,506,033
<b>Gross Profit (C) [C=(A-B)]</b>	<b>870</b>	<b>24,360</b>	<b>292,320</b>	<b>1,001</b>	<b>28,014</b>	<b>336,168</b>	<b>1,121</b>	<b>31,376</b>	<b>376,508</b>
<b>Less: Operating Cost:</b>									
Electricity bill		200	2,400		300	3,600		400	4,800
Shop rent		400	4,800		400	4,800		400	4,800
Mobile bill (SMS & Reporting)		600	7,200		700	8,400		800	9,600
Night Guard bill		200	2,400		250	3,000		300	3,600
Conveyance bill		1,500	18,000		2,000	24,000		3,000	36,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Provision of bad debt		-	-		-	-		-	-
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary (Family & Self)		6,000	72,000		7,000	84,000		8,000	96,000
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
<b>Non Cash Item:</b>									
Depreciation Expenses		352	4,219		352	4,219		352	4,219
<b>Total Operating Cost (D)</b>	-	<b>10,430</b>	<b>123,159</b>	-	<b>12,380</b>	<b>148,559</b>	-	<b>14,830</b>	<b>177,959</b>
<b>Net Profit (C-D):</b>	-	<b>13,930</b>	<b>169,162</b>	-	<b>15,634</b>	<b>187,610</b>	-	<b>16,546</b>	<b>198,550</b>
<b>Retained Income</b>			<b>169,162</b>			<b>356,771</b>			<b>555,321</b>

**Note: 1. Agreed Grace Period: Six Months**

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

# **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	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	171,162	191,610	202,550
1.3	Depreciation Expenses	4,219	4,219	4,219
1.4	Opening Balance of Cash Surplus	-	163,380	335,208
	<b>Total Cash Inflow</b>	<b>225,380</b>	<b>359,208</b>	<b>541,976</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>62,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>163,380</b>	<b>335,208</b>	<b>517,976</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0
- Future employment: 01
- Trade license of business in his own name;
- Quality of service;
- He has on hand training;
- Skilled & working experience : 18 Years;

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 758,321 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition.

Presented at 308<sup>th</sup> as Yunus Centre and 85<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on August 01, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures













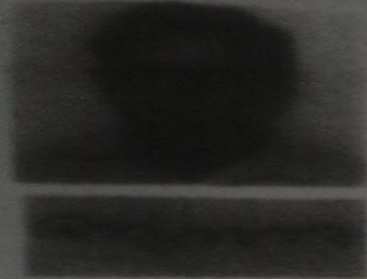








গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আনোয়ার হোসেন

Name: Md Anowar Hossain

পিতা: মৃত আবুল হোসেন


মাতা: মোছাঃ আমেনা বেগম

Date of Birth: 20 Nov 1987

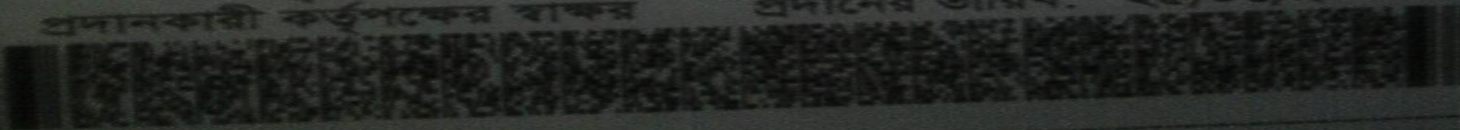
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত জন্য  
কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: বাজেমজব্বুর, ডাকঘর: টৈপা মধুপুর - ৫৪৪০, কাউনিয়া, মধুপুর

  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৫/০৬/২০০৮















THE BENGAL DRUGS RULES, 1946  
FROM 9.  
[See rule 20(2)]

ORIGINAL  
No. 0064625

LICENCE TO SELL, STOCK AND EXHIBIT FOR SALE AND DISTRIBUTE  
BIOLOGICAL AND OTHER SPECIAL PRODUCTS SPECIFIED IN SCHEDULE C

is/are hereby licensed to sell, stock and exhibit for sale and distribute on the premises situated at ডেপার্টমেন্ট অফি, পোস্ট অফিস, কলকাতা, the 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, 1940 and the rules thereunder (২৫/০৬/১৯ - ২৬/০৬/২০১৫) পর্যন্ত

- This licence will be in force for two years from the date given below.
- Particulars of biological products to be sold.

দ্বি-সাপোর্ট ক-লকাতা  
সব বেসন বেসন, ক্যান্টিন, ইত্যাদি  
হাসানি হাসানি ইত্যাদি

- Name(s) of qualified person(s) in charge.

ডেপার্টমেন্ট অফিস, কলকাতা  
ডেপার্টমেন্ট অফিস, কলকাতা

Date ২৬/০৬/১৬

Conditions of licence

- This licence shall be displayed in a prominent place open to the public.
- The licensee shall report forthwith to the licensing authority any change in the qualified staff in-charge.
- No drug to which this licence applied 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".

২৬/০৬/১৬  
Licensing Authority  
(স্বাক্ষর: ডেপার্টমেন্ট অফিস)  
স্বাক্ষর: ডেপার্টমেন্ট অফিস





# গ্রামীণ ব্যাংক

দুটি সাক্ষর

- \* আপনার টাকা কতটুকুই পড়তে পারেন না।
- \* গ্রামীণ ব্যাংক থেকে পেমেন্ট করতে পারেন না।
- \* পাশ বই হলে কোন ক্রেতার কাছে গিয়ে নেবেন না।

## সহজ ঋণের পাশ বই

৪৩২০

নাম	মোস্তাফিজা	০৪৮৩
কেন্দ্রের নাম	সহজ ঋণ কেন্দ্র	
শাখা	শোভাবুজ্জ কলকাতা শাখা	



# গ্রামীণ ব্যাংক

শোভাবুজ্জ কলকাতা শাখা

## সহজ ঋণের পাশ বই

নাম	মোস্তাফিজা
ঋণী নং	৪৩২০
গ্রুপ নং	০৩
কেন্দ্র নং	২৬৮৩
কেন্দ্রের নাম	সহজ ঋণ কেন্দ্র
বই ইস্যুর তারিখ	০৫/০৭/২০২০
শাখা ব্যবস্থাপকের স্বাক্ষর	

৪৩২০









**Thank You**