A Nobin Udyokta Project Proposed NU Business Name :Janata Pharmacy



NU Identified and PP Prepared : Md.Raihanuddin (Manikganj Unit) Verified by : Md.Khalilur Rahman Presented by : Md. Sazibul Haq Cellno: 01728838141

GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	-	Md. Sazibul Haq
Age	:	23Years
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 Brothers
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 Mother Razia Begum Md. Abdul karim Branch: Dhakuli Manikgonj , Centre # 24(M),Group No.:02, Loanee no.: 2131/1 Member since : 2000, First Ioan: Tk. 5,000 Existing Ioan: 1,10,000 Tk., Outstanding: 90,000
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	:	Father N/A N/A N/A N/A
Education	-	Honours

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

Present Occupation	:	Medicine Business
Trade License/ Drug License	:	TL= 02968, DL= 1139/B
Business Experience		
And Training Info	:	6 Years
Other Own/Family Sources of Income	:	Father (Agriculture)
Other Own/Family Sources of Liabilities	:	No
NU Contact Info		01728838141
NU Project Source/Reference	:	GT Manikganj Unit, Manikganj



NU's Mother has been a member of Grameen Bank Since 2000(15 Years). At first she took a loan amount BDT 5,000 from Grameen Bank. Mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Janata Pharmacy
Address/ Location	:	Shop No.:07, 30, Shahid soroni road , Manikganj.
Total Investment in BDT	:	8,50,000
Financing	:	Self BDT : 6,00,000 (from existing business) - 71 % Required Investment BDT : 2,50,000 (as equity) - 29%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit margin	:	15%
iii. Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

	Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
	Investments in different	categories:	(1)	(2)	(1+2)
i. ii.	Present stock items: Advance Decoration (Rack+Fan) Total Medicines	: 3,00,000 : 20,000 : 2,80,000	6,00,000		6,00,000
i. ii.	Proposed Stock Items: Total Medicines	: 2,50,000		2,50,000	2,50,000
	Total Capital		6,00,000/-	2,50,000/-	8,50,000/-

Present items

		. c 000
•	Clavusel 500 15box	,
•	Seclo 20 30 box	,
•	Omep 20 20 box	
•	Sergel 20 20 box	
•	Trizom ing	=15,000
•	Progut 10box	=7,000
•	Filmet 70 box	= 17,000
•	Deltasin 15 box	=15,000
•	Lactu 10 box	=15,000
•	Rabe 20 10 box	=6,000
•	Flupen	=6,000
•	Finix	=16,000
•	Parilack 20 box	=8,000
•	Jonix plus 15 box	=8,000
•	Neotack 15 box	=6,000
•	Namis 500 20 box	=15,000
•	Nero B 10 box	=9,000
•	Coralkal D 20	=15,000
•	P.P.I 25 box	=10,000
•	Procap 15 box	=6,000
•	Rolac 20 box	=10,000
•	Nirapod Napkin	= 10,000
•	Cef 3 200mg (80 bo	
	Total	: 2,80,000

Proposed items

• Tyfax3 200	15 box	=10,000	
• Flustar 500	15 box	=10,000	
• Omep 20	20 box	=20,000	
Sergel 20	20 box	=15,000	
• Progut	15 box	=10,000	
• Furocef 50	0 15 box	= 15,000	
Deltasin	20 box	=10,000	
• Trizom ing		=10,000	
• Rabe 20 1	L5 box	=15,000	
• Flupen		=10,000	
• Parilack 1	5 box	=10,000	
• Jonix plus	15 box	=15,000	
Neotack	20 box	=10,000	
Prebalin 75	20	=15,000	
Nero B	20 box	=10,000	
Azomac 500	mg 40 box	=20,000	
Imacef 1gm iv		= 20,000	
Toroaid		=10,000	
Zimax		=15,000	
Total		= 2,50,000	

INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly			
Sales	5,500	1,65,000	19,80,000			
Less: Cost of sales	4,675	1,40,250	16,83,000			
Profit (15%) [A]	825	24,750	2,97,000			
Less: Operating Costs						
Electricity bill		500	6,000			
Shop Rent		3,200	38,400			
Transport		300	3,600			
Night guard bill		100	1200			
Mobile bill		400	4800			
Present salary/Drawings- self		7,000	84,000			
Present salary employee (1)		3,000	36,000			
Others(Chada, SMS, TL)		300	3,600			
Non Cash Item:						
Depreciation Expenses(20,000*10%)		167	2,000			
Total Operating Cost (D)		14,567	1,74,804			
Net Profit (C-D):		10,183	1,22,196			

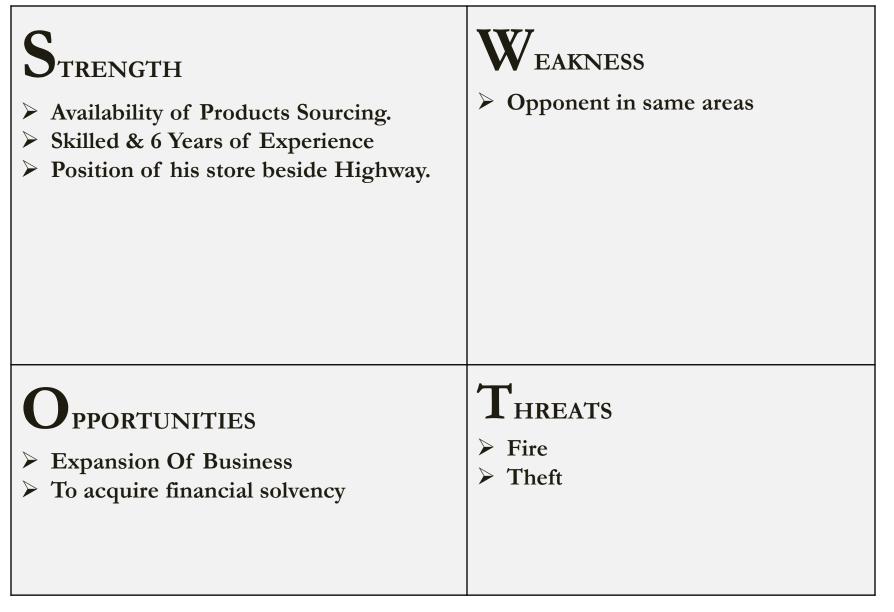


Partia hara		Year 1 (BDT)			Year 2 (BD	т)	Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	6,000	1,80,000	21,60,000	7,000	2,10,000	25,20,000	8,000	2,40,000	28,80,000
Less: Cost of sales	5,100	1,53,000	18,36,000	5,950	1,78,500	21,42,000	6,800	2,04,000	24,48,000
Profit (15%) [A]	900	27,000	3,24,000	1050	31,500	3,78,000	1,200	36,000	4,32,000
Less: Operating Costs									
Electricity bill		500	6,000		500	6,000		500	6,000
Shop Rent		3,200	38,400		3,200	38,400		3,200	38,400
Transport		400	4800		400	4800		400	4800
Night Guard bill		100	1200		100	1200		100	1200
Mobile Bill		400	4,800		400	4,800		500	6,000
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Present salary employee (1)		3,000	36,000		4,000	48,000		4,000	48,000
Others (Chada,SMS,TL)		300	3,600		300	3,600		300	3,600
Non Cash Item:									
Depreciation Expenses(20,000*10%)		167	2000		167	2000		167	2000
Total Operating Cost (E)		15,067	1,80,804		16,067	1,92,804		16,167	1,94,004
Net Profit		11,933	1,43,196		15,433	1,85,196		19,833	2,37,996
Gt payback			1,00,000			1,00,000			1,00,000
Retained Income:			43,196			85,196			1,37,996

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

SI #	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,50,000		
1.2	Net Profit	1,43,196	1,85,196	2,37,996
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus	-	45,196	1,32,392
	Total Cash Inflow	3,95,196	2,32,392	3,72,388
2.0	Cash Outflow			
2.1	Purchase of Product	2,50,000		
2.2	Payment of GB Loan*	-		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,00,000	1,00,000	1,00,000
	Total Cash Outflow	3,50,000	1,00,000	1,00,000
3.0	Net Cash Surplus	45,196	1,32,392	2,72,388





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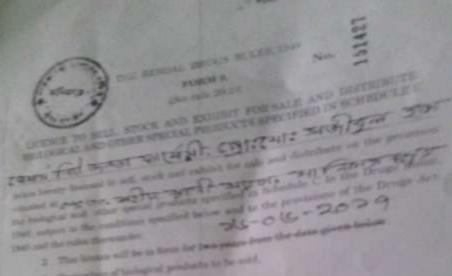
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By 39-06-23

Conditions of licence

1. This horner shall be doptaved in a permittent place in property 824.00 open in the parties.

Livensing Authority

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2 The lineness shall report forthwith to the licensing authority any change in a real first shaff in the oper-

5. No drug to which this licence applied shall be sold unless this presease. near any for preserving the properties of the contents have been observed through the period during which it has been in the possession of the licensers.

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Presented at GT's 18th Internal Design Lab on 4 October, 2015

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