

Proposed NU Business Name : Hamza Pharmacy Business Category: Medicine business



Business Proposal Prepared: Naznin Akther Verified by: Mohammed Anwar Hossain

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| Name and address | | Md. Mostafigur Rahman Vill: Purba Nargun, Union: Purba Nargun, Post: Kore para, Upazila: Thakurgaon Sadar, District: Thakurgaon. | | |
|---|---|--|--|--|
| Age | : | 31 years | | |
| Marital status | - | Married | | |
| Children | - | 01 (One) Son | | |
| No. of siblings: | : | 04 (Four) Brothers and 04 (Four) 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 | | Mother \checkmark Father Mst. Jahanara Begum Md. Momtaz Ali <i>Branch</i> : Jagannathpur, Thakurgaon, <i>Centre # 08/</i> mo, <i>Loan no.: 9466/1,</i> Member since January 29, 2010 First Ioan: Tk. 8,000 Existing Ioan: Nil, Last Ioan: Tk. 13,000 | | |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan | | N/A No Nil Nil | | |

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

| Education, till to date | : | Diploma in Medicine |
|--|---|--|
| Present Occupation (Besides own business, i.e., perusing further studies, other business etc.) | • | Nil |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.) | | 09 (Nine) years experiences is running his own business. He started the business with BDT 50,000 (Fifty thousand). He has 03 (Three) years working experiences as a representatives in a pharmaceuticals company. |
| Other Own/Family Sources of Income | : | His father's income from Agriculture. |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01725495714 |
| NU's National ID No. | : | 9419463346333 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Jahanara Begum is a GB member since January 29, 2010 at first she took GB loan BDT 8,000 (eight thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| Business Name | : | Hamza Pharmacy |
|--|---|---|
| Address/ Location | : | Choto khucha bari, Thakurgaon Sadar, Thakurgaon. |
| Total Investment in BDT | • | Tk. 181,000 |
| Financing | : | Self Tk. 101,000 (from existing business) Required Investment Tk. 80,000 (as equity) |
| Present salary/drawings from business | : | BDT 1,000 (One Thousand) |
| Proposed Salary | : | BDT 1,500 (One Thousand Five Hundred) |
| 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.) | : | |

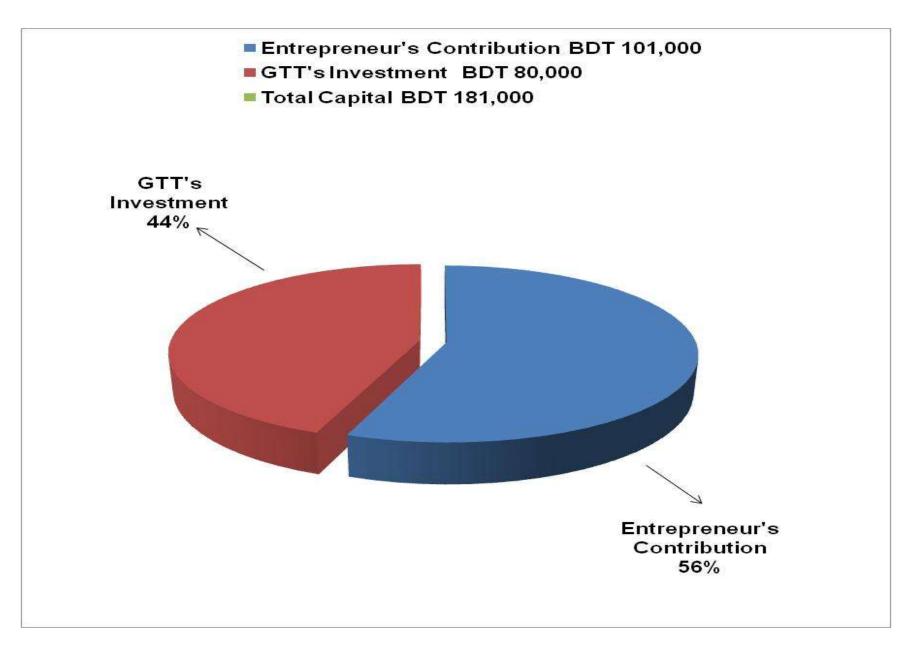


| Dortiouloro | EB (BDT) | | | | |
|---|----------|---------|---------|--|--|
| Particulars | | Monthly | Yearly | | |
| Sales income from products (different types of medicine) (A) | 1,000 | 28,000 | 336,000 | | |
| Less: Cost of sales of products (product purchase) (B) | 800 | 22,400 | 268,800 | | |
| Gross Profit (C) [C=(A-B)] | 200 | 5,600 | 67,200 | | |
| Less: Operating Cost: | | | | | |
| Electricity bill | | 300 | 3,600 | | |
| Generator bill | | | - | | |
| Shop Rent | | 500 | 6,000 | | |
| Night Guard bill | | 100 | 1,200 | | |
| Mobile bill | | 200 | 2,400 | | |
| Provision of bad Debt | | 15 | 184 | | |
| Present Salary (Self & family) | | 1,000 | 12,000 | | |
| Other Cost (stationary & Entertainment etc.) | | 700 | 8,400 | | |
| Non Cash Item: | | | | | |
| Depreciation Expenses | | 56 | 674 | | |
| Total Operating Cost (D) | | 2,871 | 34,457 | | |
| Net Profit (C-D): | | 2,729 | 32,743 | | |



| Particulars | | | Proposed | Total | |
|---|---|-------------------|----------|---------|--|
| Existing | Proposed | Business (BDT) | (BDT) | (BDT) | |
| Investment in products (different types of medicine- tablet, capsule, syrup and injection etc) | Investment in products (different types of medicine- tablet, capsule, syrup and injection etc) | 67,041 | 80,000 | 147,041 | |
| Investment in Machineries (BP machir | 550 | | 550 | | |
| Investment in Equipments (bulb and fan etc.) | | | | 700 | |
| Cash in hand | | | | 4,866 | |
| Debtors (Since November, 2015 to at present) | | | | 18,383 | |
| Creditors (Since November, 2015 to a | (10,400) | | (10,400) | | |
| Decoration (fixture and fittings) | 4,860 | | 4,860 | | |
| Advance for Shop | | 15,000 | | 15,000 | |
| Total Ca | pital | 101,000 | 80,000 | 181,000 | |





FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars - | | Year 1 (BDT) | | | Year 2 (BDT) | | | Year 3 (BDT) | | |
|--|----------|--------------|---------|-------|--------------|------------|-------|--------------|---------|--|
| | | Monthly | Yearly | Daily | Monthly | Yearly | Daily | Monthly | Yearly | |
| Estimated sales income from products (different types of medicine) (A) | 1,500 | 42,000 | 504,000 | 1,755 | 49,140 | 589,680 | 2,018 | 56,511 | 678,132 | |
| Less: Cost of sales of products (product purchase) (B) | 1,200 | 33,600 | 403,200 | 1,404 | 39,312 | 471,744 | 1,615 | 45,209 | 542,506 | |
| Gross Profit (C) [C=(A-B)] | 300 | 8,400 | 100,800 | 351 | 9,828 | 117,936 | 404 | 11,302 | 135,626 | |
| Less: Operating Cost: Electricity bill | | | | | | | | | | |
| Generator bill | | 400 | 4,800 | | 500 | 6,000 | | 500 | 6,000 | |
| Shop Rent | | 500 | 6,000 | | 500 | - 6,000 | | 800 | 9,600 | |
| Night Guard bill | | 150 | 1,800 | | 200 | 2,400 | | 200 | 2,400 | |
| Mobile bill (SMS & Reporting) | | 500 | 6,000 | | 500 | 6,000 | | 500 | 6,000 | |
| Provision of bad Debt | | 15 | 184 | | 15 | 184 | | 15 | 184 | |
| Bank Charge (DD, PO, SC) | | 45 | 270 | | 45 | 540 | | 45 | 540 | |
| Ownership Transfer Fee | | 533 | 3,200 | | 533 | 6,400 | | 533 | 6,400 | |
| Proposed Salary (Self & family) | | 1,500 | 18,000 | | 2,000 | 24,000 | | 2,500 | 30,000 | |
| Other Cost (stationary & Entertainment etc.) | | 1,100 | 13,200 | | 1,300 | 15,600 | | 1,500 | 18,000 | |
| Non Cash Item: | | | | | | | | | | |
| Depreciation Expenses | | 56 | 674 | | 56 | 674 | | 56 | 674 | |
| Total Operating Cost (D) | <u> </u> | 4,800 | 54,127 | | 5,650 | 67,797 | | 6,650 | 79,797 | |
| Net Profit (C-D): | | 3,600 | 46,673 | - | 4,178 | 50,139 | - | 4,652 | 55,829 | |
| Retained Income | | | 46,673 | | | 96,811 | | | 152,640 | |

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

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

| SI # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|------|---|-----------------|-----------------|-----------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 80,000 | | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 49,873 | 56,539 | 62,229 |
| 1.3 | Depreciation Expenses | 674 | 674 | 674 |
| 1.4 | Opening Balance of Cash Surplus | - | 31,346 | 50,158 |
| | Total Cash Inflow | 130,546 | 88,558 | 113,061 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 80,000 | _ | - |
| 2.2 | Investment Payback including Ownership Transfer Fee | 19,200 | 38,400 | 38,400 |
| | Total Cash Outflow | 99,200 | 38,400 | 38,400 |
| 3.0 | Total Cash Surplus | 31,346 | 50,158 | 74,661 |

SWOT ANALYSIS

| STRENGTH Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment:0 Trade License in his own name; He has on institutional training; Skilled and working experiences (12 years); | WEAKNESS Can not supply goods as per demand. |
|--|--|
| OPPORTUNITIES Location of Shop; Have some fixed customers; Increasing demand; The Capital of the entrepreneur will be BDT 253,640 after 3 years excluding payback of investor's money. | T _{HREATS} Increase of local competitors; |

Presented at 146th as Yunus Centre and 24th In-house Executive Social Business Design Lab (GTT) on December 07, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







আরডিপি-২১ এলজিইডি, ইউপি আর্থিক ব্যবস্থাপনা নির্দেশিকা

তারিখ-

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লাইসেল নম্বর ঃ তেন্স

তে ১ 2050 তারিখ পর্যন্ত বৈধ ফি প্রদানের পরিমাণ টাকা (ও চে১৮ (কথায় (তি সক্রান্ত জিব্রু) প্রান্ত হয়ে তার ব্যবসা /বৃত্তি /পেশা. বিরুক্তে তে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো-

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পরিশিষ্ট - ১৩

गहित्मन नः जिन्द्रिट्य

ORIGINAL

THE BENGAL DRI'GS RULES, 1946

FORM 8 [Ser rule 20(1)] No. 300200

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

2/2/12 2/2/3/ 25/2/2/ (21. (21.5/25)

is/are hereby licensed to sell, stock and exhibit for sale and distribute on the premises situated at (EN (2/ STAR) 333, 01239173 1 drugs other than 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. 2~122/2022

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

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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.

The licensee shall report forthwith to the licensing authority any change in 35 the qualified 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.

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

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Date 22/20/22



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

> মোঃ মোস্তাফিজুর রহমান নাম: Name: Md Mostafigur Rahman পিতা: মোঃ মমতাজ আলী মাতা: মোছাঃ জাহানারা বেগম Date of Birth: 04 Oct 1984 ID NO: 9419463346333

Thank You