

*Proposed NU Business Name : **M/S Kabita Drug House***
*Business Category: **Medicine Business***



*Project Identified by: **Md. Shahidul Islam, Officer, Jessore Sadar unit, Jessore***
*Business Proposal Prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: <i>Mahanta Kumar Kundu</i> Vill: Ballamukh, Union: 5 no. Dholgram, Post: Dholgram, Upazila: Bagherpara, District: Jessore.
Age	: 31 years
Marital status	: Married
Children	: Nil
No. of siblings:	: 01 (One) Brother and 04 (Four) Sisters
Parent's and GB related Info:	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Kabita Rani Kundu
(iii) Father's name	: Late Ganesh Kundu
(iv) GB member's info	: <i>Branch: Dholgram, Bagherpara, Centre # 35/mo,</i> <i>Loan no.: 4019, Member since April 12, 2005</i> First loan: Tk. 7,000 Existing loan: Tk. 200,000, Outstanding loan: Tk. 48,000
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 (CONT...)

Education, till to date	:	H.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	His other's income from Agriculture
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	<p>04 (Four) years experiences is running his own business. He started the business with BDT 67,000 (Sixty seven thousand).</p> <p>He has 12 (Twelve) years working experiences as an assistant in a local shop.</p> <p>He has taken 06 (Six) months training on LMAFP from Bangladesh Technology Foundation Board (Narail).</p>
Other Own/Family Sources of Income	:	From his existing business income, he built a house.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01740838339
NU's National ID No.	:	4110938189923
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Kabita Rani Kundu is a GB member since April 12, 2005 at first she took GB loan BDT 7,000 (Seven thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Kabita Drug House</i>
Address/ Location	:	Dholga bazar, Bagherpara, Jessore.
Total Investment in BDT	:	Tk. 769,000
Financing	:	Self Tk. 569,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 14,000 (Fourteen Thousand)
Proposed Salary	:	BDT 16,000 (Sixteen Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 08%.
(ii) Estimated % of proposed gross profit margin	:	On products 08%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	15,000	390,000	4,680,000
Less: Cost of Sales/Products (B)	13,800	358,800	4,305,600
Gross Profit (C) [C=(A-B)]	1,200	31,200	374,400
Less: Operating Cost:			
Electricity bill		700	8,400
Shop Rent		1,700	20,400
Mobile bill		1,000	12,000
Night Guard bill		200	2,400
Conveyance bill		500	6,000
Present Salary (Family & Self)		14,000	168,000
Present Salary (Assistant-01)		2,000	24,000
Provision of bad debt		17	208
Other Cost (Stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		361	4,335
Total Operating Cost (D)		21,979	263,743
Net Profit (C-D):		9,221	110,658

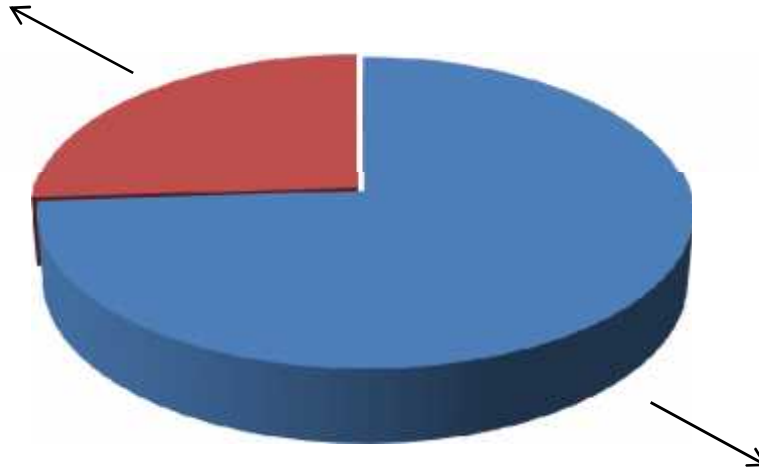
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of medicine - tablet, syrup, capsule and injection etc.)	Investment in products (different types of medicine - tablet, syrup, capsule and injection etc.)	480,854	200,000	680,854
Investment in Machineries, Equipment & Tools (refrigerator, bp machine, diabetic macine, bulb and fan etc.)		18,500		18,500
Cash in Hand		1,296		1,296
Advance for Shop		80,000		80,000
Debtors (Since April, 2016 to at present)		20,750		20,750
GB Outstanding Loan		(48,000)		(48,000)
Decoration (fixture and fittings)		15,600		15,600
Total Capital		569,000	200,000	769,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 569,000
- GTT's Investment BDT 200,000
- Total Capital BDT 769,000

**GTT's Investment
26%**



**Entrepreneur's
Contribution 74%**

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
Estimated Sales income from Products (A)	21,000	546,000	6,552,000	23,940	622,440	7,469,280	25,616	666,011	7,992,130
Less: Cost of Sales/Products (B)	19,320	502,320	6,027,840	22,025	572,645	6,871,738	23,567	612,730	7,352,759
Gross Profit (C) [C=(A-B)]	1,680	43,680	524,160	1,915	49,795	597,542	2,049	53,281	639,370
Less: Operating Cost:									
Electricity bill		900	10,800		1,050	12,600		1,100	13,200
Shop Rent		1,700	20,400		1,700	20,400		1,700	20,400
Mobile bill (SMS & Reporting)		1,300	15,600		1,300	15,600		1,300	15,600
Night Guard bill		250	3,000		300	3,600		350	4,200
Conveyance		1,500	18,000		2,500	30,000		3,500	42,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Family & Self)		16,000	192,000		18,000	216,000		19,000	228,000
Proposed Salary (Assistant-01)		3,000	36,000		4,500	54,000		5,500	66,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Provision of bad debt		17	208		17	208		17	208
Other Cost (stationary & Entertainment etc.)		1,950	23,400		2,150	25,800		2,250	27,000
Non Cash Item:									
Depreciation Expenses		361	4,335		361	4,335		361	4,335
Total Operating Cost (D)		28,392	332,223		33,292	399,503		36,492	437,903
Net Profit (C-D)		15,288	191,938		16,503	198,040		16,789	201,468
Retained Income			191,938			389,977			591,445

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.)

<i>SI #</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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	199,938	214,040	217,468
1.3	Depreciation Expenses	4,335	4,335	4,335
1.4	Opening Balance of Cash Surplus	-	108,273	230,647
	Total Cash Inflow	404,273	326,647	452,450
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	GB Loan Outstanding	48,000		
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	296,000	96,000	96,000
3.0	Total Cash Surplus	108,273	230,647	356,450

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 02 Permanent basis: 01 & Training basis: 01 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Good reputation;<input type="checkbox"/> Skilled and working experiences: 16 years;	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers (Retail & Wholesale);<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 1160,445 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 253rd as Yunus Centre and 70th In-house Executive
Social Business Design Lab
(GTT) on May 19, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures















মেসার্স কবিতা ড্রাগ হাউজ

প্রোঃ মহন্ত কুড়ু, এল এম এ এফ পি (নড়াইল)

এখানে সকল প্রকার দেশী-বিদেশী ঔষধ
সুলভ মূল্যে পাইকারী ও খুচরা বিক্রয় করা হয়।
ধলগ্রাম বাজার মেইন রোড, বাঘারপাড়া, যশোর।
মোবা : ০১৭৪০-৮৩৮৩৩৯, ০১৯৭০-৮৩৮৩৩৯

February

ফেনং ধলগ্রাম ইউনিয়ন পরিষদ

উপজেলা : বাঘারপাড়া, জেলা : যশোর।

চেয়ারম্যান : মোঃ হাফিজুর রহমান মোল্যা

৫২

ড্রেড লাইসেন্স

ইউ. পি ফরম নং-৭ (১২/১ নিয়ম অনুযায়ী)

বহির নং-

লাইসেন্স নং- ৪৮

তারিখ : ১৬/০৮/০১৫

ব্যবসা প্রতিষ্ঠানের নাম : মেসার্স কবিতা ড্রাগ হাউস।

প্রোগ : রাহুল কুমার দেব

পিতা/স্বামীর নাম : সৈয়দ হানিফা হুসু হুসু

ঠিকানা : বিনতান বাবুর, বাগারপাড়া, যশোর।

যেহেতু = ১১৫/ = টাকা X পরিসা

কথায় : হ বিক্রয় লসেং ৬০০০০০ (মাত্র)

অত্র পরিষদকে প্রদান করিয়াছেন। সে কারণ তাহাকে এতদ্বারা লাইসেন্স মঞ্জুর করা যাইতেছে যে তিনি

৩০/০৮/২০১৬

তারিখে যে অর্থ বছরের শেষ হইবে

তদাবদি তাহার

উষ্টুর কবিতা

ব্যবসা অত্র ইউনিয়ন এলাকায়

পরিচালনা করতে পারবেন।

১৪-০৮-১৫

তারিখ : ১৬/০৮/০১৫

১৬/০৮/০১৫

চেয়ারম্যানের স্বাক্ষর



THE BENGAL DRUGS RULES, 1946
FROM 8.
[See rule 20(1)]

ORIGINAL

No. জি.এস ০৪৫৪ এ
০০৫৭২৩৪

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

.....
is/are hereby licensed to sell, stock and exhibit for sale and distribute on the premises
situated at
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. This licence will be in force for two years from the 29th December, 1956.
- *3. Name(s) of qualified person(s) in charge.

20/22/2022

NON DISPENSING

দাঁড়ি চন্দ্র (দর কাম. তৃষ্ণি: নং- সি-৪-২০০৭)

Date .. 20/22/2022

[Signature]
SUPERINTENDENT OF DRUGS
FOR LICENSING AUTHORITY
DRUGS ADMINISTRATION
JESSORE ZONE, JESSORE.

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 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".

SL. No. *2555*

Local Medical Assistant & Family Planning Programme

REGISTERED UNDER THE SOCIETIES REGISTRATION ACT XX OF 1960
GOVERNMENT OF THE PEOPLE'S REPUBLIC OF BANGLADESH REGD. NO. K-141



Satkhira Office :
Hazi Bari, Uttar Kania,
Satkhira - 9300



Dhaka Office :
Alimuliah Tower,
Maddhag Alley,
Dhaka-1207

Membership Certificate

"Local Medical Assistant & Family Planning Professional Course for Rural Doctor's"

This is to Certify that our BTF Member, *Muhammad Zumar Zaman*.....
Son/Daughter/ Wife of *Jamesh Chandra Zaman*.....
Mother's Name *Fabiha Kani Zaman*..... of Village *Dhalgram*.....
Post *Dhalgram*..... P.S. : *Papayanpara* Dist. : *ganera*..... Successfully
completed the One year Local Medical Assistant & Family Planning
Training Programme (LMAFP) and has passed the all examination held in
the month of *07-09-2002* Securing *A[#]*..... Grade. Bearing the Batch
No. *24*..... Roll No. *1132*..... Regd. No. *7407*..... and was placed
in *Narail*..... District *Narail*..... under the Bangladesh Technology
Foundation Board.



SUBJECTS

- Anatomy & Physiology
- Pharmacology
- Gyne & OBS
- Medicine
- Surgery

Grading Mark

- A+ = 80% & Above
- A = 70% & Above
- B = 60% & Above
- C = 50% & Above

[Signature]
Administrative Officer
Bangladesh Technology Foundation Board

[Signature]
Chairman
Bangladesh Technology Foundation Board



গ্রামীণ ব্যাংক
কল্যাণ রায়ারপাড়া শাখা

সহজ ঋণের পাশ বই

নাম

কৃষ্ণা

খালী নং

৪০২২

গ্রুপ নং

১

কেন্দ্র নং

৩৬৬

কেন্দ্রের নাম

সুপারভান নগর, ই.ড.

বই ইস্যুর তারিখ

৭।৮।১৯

শাখা ব্যবস্থাপকের স্বাক্ষর



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

 **নাম:** মহান্ত কুমার কুন্ডু
Name: Mahanta Kumar Kundu
পিতা: খুর শাহুল হক কুন্ডু
Father: Khur Shahul Haq Kundu
তারিখ: ২৩ আগস্ট ১৯৮৫
Date of Birth: 23 Aug 1985
ID NO: 4110938189923

এই জাতীয় পরিচয়পত্রটি কেবলমাত্র পরিচয় প্রদানের জন্যেই প্রস্তুত করা হয়েছে। এটি কোনও অধিকার প্রদান করে না।
This National Identity Card is prepared only for identification purposes. It does not confer any rights.


জাতীয় পরিচয়পত্র প্রদানকারী কর্মকর্তার স্বাক্ষর
Signature of the Officer in Charge of National Identity Card



Thank You