

Proposed NU Business Name : **RSB Pharmacy**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sree Joyonto Kumar Shingho, Vill: Sarkar Para, Union: : 8 no. Sarkar Para, Upazila: Sodor, Dist: Thakurgoan
Age	:	28 Years
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	02 Brothers, 02 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	:	Niva Rani Shingho
(iii) Father's name	:	Late Jagonnath Shingho
(iv) GB member's info	:	<i>Branch: Nargun, Centre # 59/Mo,</i> <i>Loan no.: 6021, Member since 2005,</i> First loan: Tk. 10,000 Existing loan: Tk. 28,000, Outstanding: Tk. 22,456
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur has to pay GB loan installment
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No
Education, till to date	:	H.S.C

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

Present Occupation (Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	12 years in selling medicine business and started business with only Tk. 20,000 : He has worked for four years in a Ayurvedik Medicine Company (Deeplete Pharma Ltd.) as a medical promotion officer.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	No
NU Project Source/Reference	:	Grameen Krishi Foundation and GTT

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Niva Rani Shingho took loan amounting **Tk.10,000** from Grameen Bank in the year of 2005 for purchasing a cow.
- After that she also took loan for her son's (entrepreneur) business and managed her family.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>RSB Pharmacy</i>
Address/ Location	:	Sarkar Para, Shirajuddoula Road, Thakurgaon
Total Investment in BDT	:	Tk. 160,000
Financing	:	Self Tk. 60,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 10,000
Proposed Salary		Taka 10,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 30%
(ii) Estimated % of proposed gross profit margin	:	On an average 30%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	Nil

INFO ON EXISTING BUSINESS OPERATIONS

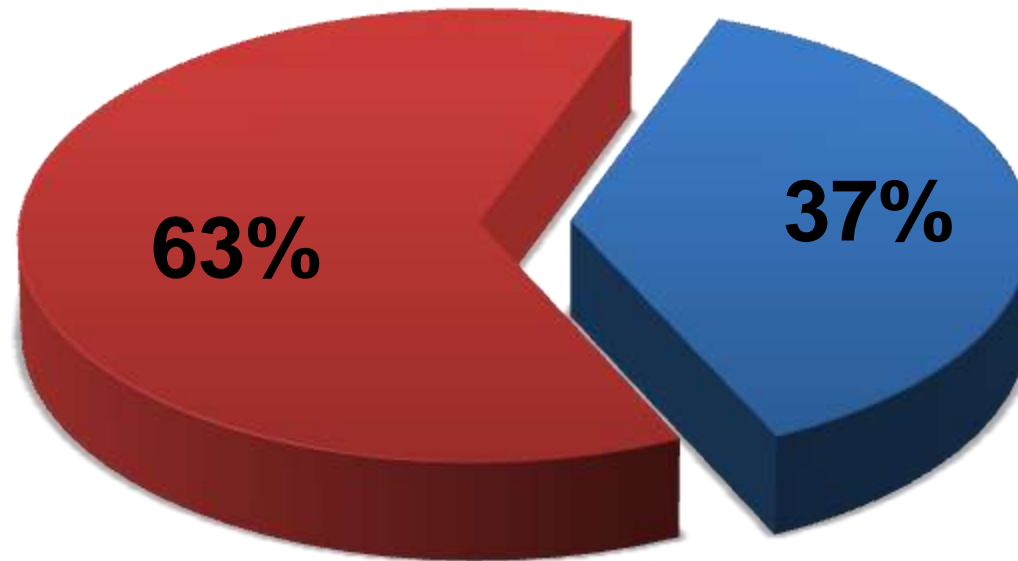
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income	2,000	56,000	672,000
Sales income (A)	2,000	56,000	672,000
Estimated cost of products	1,400	39,200	470,400
Less: Cost of Sale (B)	1,400	39,200	470,400
Gross Profit (C) [C=(A-B)]	600	16,800	201,600
Less: Operating Cost:			
Electricity bill		120	1,440
Shop Rent		700	8,400
Night Guard bill		50	600
Entertainment		400	4,800
Conveyance		400	4,800
Present Salary (Self)		10,000	120,000
Other Cost		200	2,400
Non Cash Item:			
Depreciation Expenses		83	1,000
Total Operating Cost (D)		11,953	143,440
Net Profit (C-D):		4,847	58,160

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Goods (Medicine)	45,000	100,000	145,000
Decoration	10,000	-	10,000
Advance for shop	5,000	-	5,000
Total Capital	60,000	100,000	160,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 120,000
- Investor's Investment BDT 130,000
- Total Capital BDT 250,000



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
Estimated Medicine Sales	2,600	72,800	873,600	2,860	80,080	960,960	3,146	88,088	1,057,056
Less: Cost of Sale (B)	1,820	50,960	611,520	2,002	56,056	672,672	2,202	61,662	739,939
Gross Profit (C) [C=(A-B)]	780	21,840	262,080	858	24,024	288,288	944	26,426	317,117
Less: Operating Cost:									
Electricity bill		120	1,440		320	3,840		420	5,040
Shop Rent		700	8,400		800	9,600		900	10,800
Night Guard bill		50	600		50	600		50	600
Mobile bill (SMS & Reporting)		200	2,400		200	2,400		200	2,400
Entertainment		400	4,800		400	4,800		400	4,800
Conveyance		400	4,800		400	4,800		400	4,800
Ownership Transfer Fee		-	-		667	8,000		1,000	12,000
Proposed Salary-Self		10,000	120,000		10,000	120,000		10,000	120,000
Other Cost		300	3,600		400	4,800		600	7,200
Non Cash Item:									
Depreciation Expenses		83	1,000		83	1,000		83	1,000
Total Operating Cost (D)	-	12,253	147,040	-	13,320	159,840	-	14,053	168,640
Net Profit (C-D):	-	9,587	115,040	-	10,704	128,448	-	12,373	148,477
Retained Income			115,040			243,488			391,965

Notes: 1. Agreed Grace Period: 01 Year
 2. Pay back: Within 03 years and installment payment in every month from 2nd year.

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			
1.2	Net Profit (ownership tr. Fee added back)	100,000	-	-
1.3	Depreciation Expenses	115,040	136,448	160,477
1.4	Opening Balance of Cash Surplus	1,000	1,000	1,000
	Total Cash Inflow	-	93,584	183,032
2.0	Cash Outflow	216,040	231,032	344,509
2.1	Product Purchase	100,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	22,456	-	-
2.3	Investment Pay Back including Ownership Transfer Fee	-	48,000	72,000
	Total Cash Outflow	122,456	48,000	72,000
3.0	Total Cash Surplus	93,584	183,032	272,509

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business: Own
- Experience and good reputation (12 yrs)

WEAKNESS

- Credit sale (but realize fully)
- Can not supply different companies' medicine according to demand.

OPPORTUNITIES

- Located in populated place
- Only one shop in that area (Sharkar Para)
- The capital of Entrepreneur will be Tk. 451,965 after 3 years.

THREATS

- Increase of competitors

Presented at 28th SB Design Lab (executive
session)

on 31st August at Yunus Centre

Thank you

Pictures





আর.এস.বি আয়ুর্বেদ ফার্মেসী

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922/18

महाराष्ट्र राज्य दवा विभाग

922/18 ORIGINAL



THE DRUGS ACT, 1940

No.

100015

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

I/We are hereby licensed to sell, stock and exhibit for sale and distribute on the premises situated at प्लॉट 402 वि 20/2027, एच. 3213, पुणे, महाराष्ट्र the biological and other special products specified in Schedule C to the Drugs Rules, 1940, 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 date given below. 29/9/2026
- 3. Particulars of biological products to be sold.

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

डॉ. अशोक केशव
प्लॉट 402

Date 26/4/26

[Signature]
Licensing Authority
(DRUGS CONTROL OFFICER)
DRUGS CONTROL OFFICE, PUNE

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 report forthwith to the licensing authority any change in the qualified staff in-charge.
- 3. 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"



Thank You