

Proposed NU Business Name: M/S Mim Pharmacy



2014/11/07 10:43 AM

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mosharaf Hossain Vill: Jalalgonj, Union: 5 no. Balarhat, Post: Jalalgonj, Upazila: Mithapukur, District: Rangpur
Age	:	28 years
Marital status	:	Married
Children	:	1 (one) Daughter and 1 (one) son
No. of siblings:	:	3 (three) 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. Morjina Begum.
(iii) Father's name	:	Md. Shofi Uddin
(iv) GB member's info	:	<i>Branch: Balarhat, Centre # 27/Mo,</i> <i>Loan no.: 2159, Member since January 15, 2001.</i> First loan: Tk. 3,000 Existing loan: Tk. 50,000, Outstanding: Tk. 21,000
Further Information:	:	
(v) Who pays GB loan installment	:	Entrepreneur brother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No

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

Education, till to date	:	SSC
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.)	:	4 (four) years experience in this business and started the business with only Tk. 30,000 (thirty thousand) : He has taken 6 (six) months training on Palli doctor.
Other Own/Family Sources of Income	:	Father's income from agriculture
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01792631681
NU's National ID No.	:	8515832739135
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Morjina Begum is a GB member since January 15, 2001, at first she took GB loan BDT 3,000 (three thousand).
- Gradually she took loan several times and utilized it for Cultivation, repairing house, livestock farm and taking her children education.
- Finally she has a livestock farm with 2 (two) cows, 4 (four) bull, own house and GB loan helped her to improve economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Mim Pharmacy</i>
Address/ Location	:	Jalalgonj, Mithapukur, Rangpur
Total Investment in BDT	:	BDT 344,000
Financing	:	Self Tk. 194,000 (from existing business) Investor tk. 150,000 (from proposed business)
Present salary/drawings from business (estimates)	:	BDT 3,000 (three thousand)
Proposed Salary	:	BDT 3,000 (three thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 22%
(ii) Estimated % of proposed gross profit margin	:	On an average 22%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing		
	Daily	Monthly	Yearly
Sales income from medicine	1,200	33,600	403,200
Commission of tele & palli charge	40	1,120	13,440
Sales of printing and composing	130	3,640	43,680
Total Sales (A)	1,370	38,360	460,320
Less: Cost of Sales			
Cost of medicine	1,032	28,896	346,752
Cost of printing and composing	39	1,092	13,104
Total Cost of Sales (B)	1,071	29,988	359,856
Gross Profit (C) [C=(A-B)]	299	8,372	100,464
Less: Operating Cost:			
Electricity bill		400	4,800
Generator bill		180	2,160
Shop Rent (self)		-	-
Night Guard bill		100	1,200
Mobile bill		600	7,200
Conveyance		500	6,000
Present salary- (Self)		3,000	36,000
Other Cost (Entertainment & stationary etc.)		700	8,400
Non Cash Item:			
Depreciation Expenses		379	4,550
Total Operating Cost (D)		5,859	70,310
Net Profit (C-D):		2,513	30,154

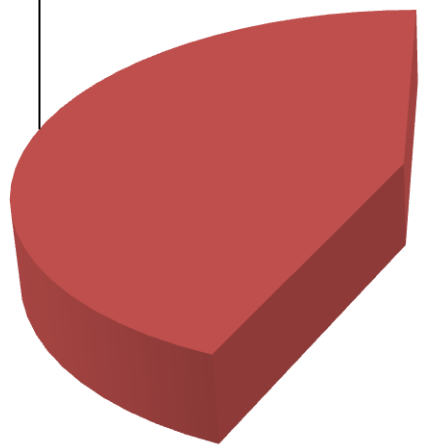
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in drug products (Paracitamal, Oraf, Epnal, Dopen, Maksil, Profen, Mozacial, Napzin, saline, Albendazal, Famicon, Omeprazol etc.)	98,900	105,000	203,900
Investment in Computer set, Printer, IPS	57,100	-	57,100
Investment in Tele charge and Palli charge	15,000	35,000	50,000
Furniture & Decoration	23,000	10,000	33,000
Total Capital	194,000	150,000	344,000

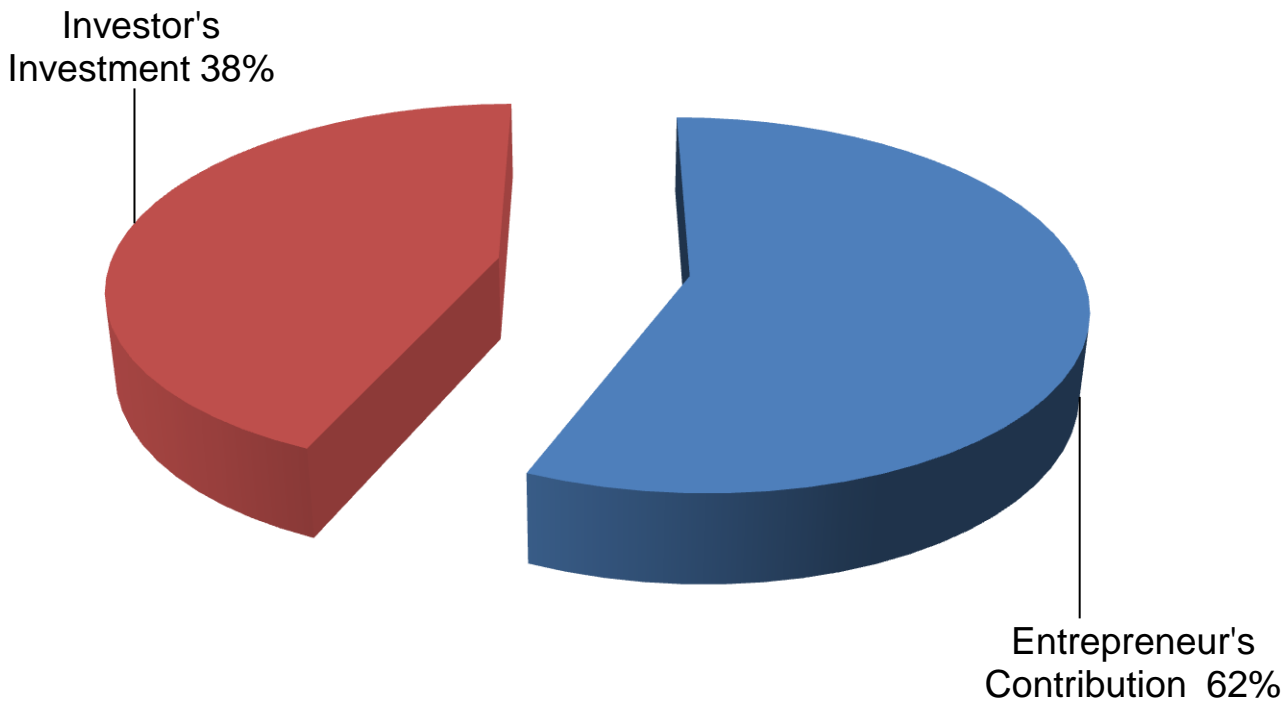
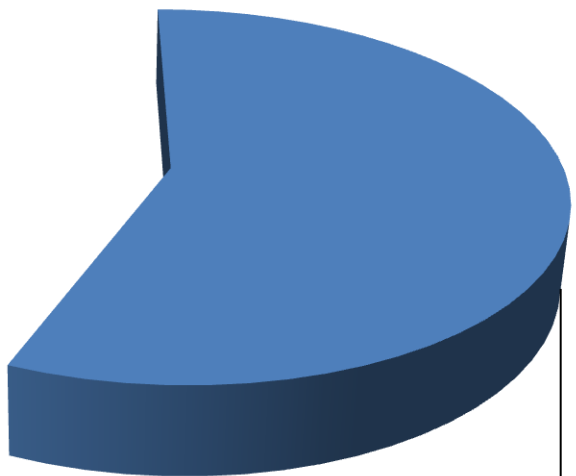
SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 194,000
- Investor's Investment BDT 150,000
- Total Capital BDT 344,000

Investor's
Investment 38%



Entrepreneur's
Contribution 62%



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 medicine	2,160	60,480	725,760	2,376	66,528	798,336	2,614	73,181	878,170
Est. Commission of tele & palli charge	72	2,016	24,192	86	2,419	29,030	91	2,540	30,482
Est. sales of printing and composing	234	6,552	78,624	257	7,207	86,486	270	7,568	90,811
Estimated Total Sales (A)	2,466	69,048	828,576	2,720	76,154	913,853	2,975	83,289	999,462
Less: Cost of Sales									
Cost of medicine	1,858	52,013	624,154	2,043	57,214	686,569	2,248	62,935	755,226
Cost of printing and composing	70	1,966	23,587	77	2,162	25,946	81	2,270	27,243
Total Cost of Sales (B)	1,928	53,978	647,741	2,121	59,376	712,515	2,329	65,206	782,469
Gross Profit (C) [C=(A-B)]	538	15,070	180,835	599	16,778	201,338	646	18,083	216,993
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		650	7,800
Generator bill		180	2,160		200	2,400		200	2,400
Shop Rent (self)		-	-		-	-		-	-
Night Guard bill		100	1,200		130	1,560		140	1,680
Mobile bill (SMS & Reporting)		800	9,600		820	9,840		840	10,080
Conveyance		600	7,200		700	8,400		800	9,600
Proposed Salary-Self		3,000	36,000		3,500	42,000		4,000	48,000
Other Cost (Entertainment & stationary etc.)		700	8,400		800	9,600		800	9,600
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Non Cash Item:									
Depreciation Expenses		546	6,550		546	6,550		546	6,550
Total Operating Cost (D)	-	7,926	89,110	-	9,296	111,550	-	10,476	125,710
Net Profit (C-D):	-	7,144	91,725	-	7,482	89,788	-	7,607	91,283
Retained Income:			91,725			181,513			272,796

Note: 1. Agreed Grace Period: Six Months

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit	97,725	101,788	103,283
1.3	Depreciation Expenses	6,550	6,550	6,550
1.4	Opening Balance of Cash Surplus	-	68,275	104,613
Total Cash Inflow		254,275	176,613	214,446
2.0	Cash Outflow			
2.1	Product Purchase	105,000	-	-
2.2	Tele charge and Palli charge	35,000	-	-
2.3	Decoration	10,000	-	-
2.4	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
Total Cash Outflow		186,000	72,000	72,000
3.0	Total Cash Surplus	68,275	104,613	142,446

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 0
- Future employment: 0
- Ownership of Business: Own
- Maintain books of records
- Experience (4 yrs.)

WEAKNESS

- Can not supply goods and service according to demand.

OPPORTUNITIES

- Located shop;
- Have some fixed customer;
- The capital of Entrepreneur will be Tk. 466,796 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors

Presented at 1st in house Executive Social Business Design Lab
on March 08, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures



2014/11/07 10:43 AM



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আইপি-৩৮২২/৭ ORIGINAL

THE BENGAL DRUGS RULES, 1946

FORM 8.

No.

119595

[See rule 20(1)]

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

কোম্পানী-সিইসি ফার্মাসী প্রোঃ কোঃ কোম্পানী প্রাইভেট লিমিটেড
is/are hereby licensed to sell, stock and exhibit for sale and distribute on the premises situated at ডাকবাংলো রাস্তা, কলকাতা-৭০০০০১

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. (০৭/০৭/২৪-০৬/০৭/২০২৬) পর্যন্ত

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

কোঃ কোম্পানী প্রাইভেট লিমিটেড
সি-৬৫৬৬৭

Date ৩০/৬/২৪

Licensing Authority.
মোঃ জাহিদুল ইসলাম
উপস্থিত অফিসে
উপস্থিত প্রশাসন, কলকাতা
প্রাক্তন মাইলিং অফিসার (সিইসি)

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".



আইপি-৩৮২২/বি ORIGINAL

THE BENGAL DRUGS RULES, 1946

FORM 9.

No.

181095

[See rule 20(2)]

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

কোম্পানী-সিইসি ফার্মাসী প্রোঃ কোঃ কোম্পানী প্রাইভেট লিমিটেড
is/are hereby licensed to sell, stock and exhibit for sale and distribute on the premises situated at ডাকবাংলো রাস্তা, কলকাতা-৭০০০০১

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. (০৭/০৭/২৪-০৬/০৭/২০২৬) পর্যন্ত

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

বিশেষভাবে কাম্বিন যোগ্য
গম্বা রেমেন সেরা, ডায়ালিন, টিক্সি
সত্যনি রাস্তা বাইবে - ১

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

কোঃ কোম্পানী প্রাইভেট লিমিটেড
সি-৬৫৬৬৭

Date ৩০/৬/২৪

Licensing Authority.
মোঃ জাহিদুল ইসলাম
উপস্থিত অফিসে
উপস্থিত প্রশাসন, কলকাতা
প্রাক্তন মাইলিং অফিসার (সিইসি)

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".

ইউ. পি, ফরম নং-১৩

নেং বালারহাট ইউনিয়ন পরিষদ কার্যালয়

ডাকঘর : বালারহাট, মিঠাপুকুর, রংপুর।

ক্রমিক নং- 38

অর্থ বৎসর

ট্রেড লাইসেন্স

২০১৩-২০১৪

বই নম্বর: ০৪

লাইসেন্স নম্বর: ৩৫

লাইসেন্সধারীর নাম: শ্রী: মোঃ মোশারফ হোসেন

পিতা/স্বামীর নাম: মোঃ শফি উদ্দিন

ঠিকানা: জালালগঞ্জ বাজার মিঠাপুকুর-রংপুর

পেশার ধরন: কার্গেসী (বুজরুক) ব্যবসা।

৩০শে ডিসেম্বর ২০১৪ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা: ২০০/-

(কথায় দুইশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা ৩০/০৬/২০১৪ চলিয়ে যাবার জন্য এই

লাইসেন্স প্রদান করা হলো।

তাং ০৫/০৫/২০১৪

মোঃ আবু তৈয়্যেব মন্ডল
চেয়ারম্যান

নেং বালারহাট ইউনিয়ন পরিষদ
মিঠাপুকুর, রংপুর।



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



নাম: মোঃ মোশারফ হোসেন
Name: Md Mosharaf Hossain

পিতা: মোঃ শফি উদ্দিন

মাতা: মোছাঃ মর্জিনা বেগম

Date of Birth: 31 Dec 1986

ID NO: 8515832739135

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: বুজরুক শেরপুর, ডাকঘর: জালালগঞ্জ হাট - ৫৪৬০, মিঠাপুকুর, রংপুর

রক্তের গ্রুপ / Blood Group: A+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১২/০৮/২০০৮





গ্রামীণ ব্যাংক
বালারহাট মিঠাপুকুর শাখা

সহজ ঋণের পাশ বই

নাম মোছা. মল্লিকা বোষ্টম

ঋণী নং ২৪৮৮

গ্রুপ নং ০৬

কেন্দ্র নং ২৭/৮

কেন্দ্রের নাম সুন্দরপুর বোষ্টম

বই ইস্যুর তারিখ ২০/০৩/১৯

শাখা ব্যবস্থাপকের স্বাক্ষর

Thank You