

Proposed NU Business Name: **MOHOSIN MEDICINE CORNER**



Project identification and prepared by: Abdur Rouf,  
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



## Brief Bio of The Proposed Nabin Udyokta

Name	:	<b>MD MOHOSIN</b>
Age	:	22-08-1992 (26 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers
Address	:	Vill: Dotto Para, P.O: Birulia, P.S: Savar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST NAZMUNNAHAR</b>
(iii) Father's name	:	<b>MD ABDUL KADER</b>
(iv) GB member's info	:	Branch: Ashulia, Centre # 31 (Female), Member ID: 3514/1, Group No: 08 Member since: 23-11-2010 (08 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 39,000/-, Outstanding loan: 36,800 /-
(v) Who pays GB loan installment	:	Mather
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYAKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Medicine and Load Bkash Business
Business Experiences and Training Info	:	6 years experience in running business. 5 Years in own business He has training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01677-102980
Family's Contact No.	:	01914-753123
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST NAZMUNNAHAR** Joined Grameen Bank Since 8 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

## Proposed Nobin Udyakta Business Info

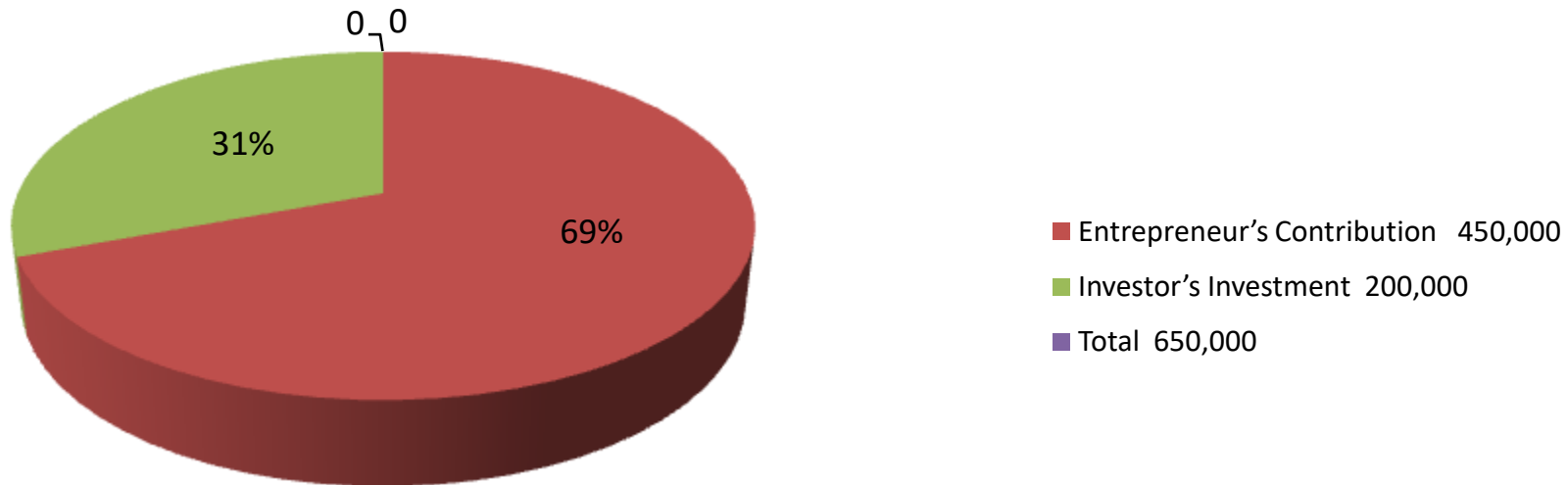
Business Name	:	<b>MOHOSIN MEDICINE CORNER</b>
Location	:	Infornt of Deffodil University ( Dotto Para)
Total Investment in BDT	:	BDT 6,50,000/-
Financing	:	Self BDT 4,50,000(from existing business) 69% Required Investment BDT 2,00,000 (as equity) 31%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft. x 11 ft. = 110 Square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a Medicine and Load Bkash Business.</li><li>▪The business is operating by entrepreneur. Existing 01 Employees.</li><li>▪The business is under renting.</li><li>▪Collects goods from Savar, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Medicine and Load Bkash item	3000	90000	1080000
	0	0	0
<b>Total Sales (A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
Less Variable Expense			
Medicine and Load Bkash item	2250	67500	810000
<b>Total variable Expense (B)</b>	<b>2,250</b>	<b>67500</b>	<b>810000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
Less Variable Expense			
Rent		1,500	18000
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>10,800</b>	<b>129600</b>
<b>Net Profit (E)= [C-D]</b>		<b>11,700</b>	<b>140400</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Load	0	0	40,000	0	0	20,000	60,000
Bkash	0	0	300,000	0	0	150,000	450,000
Medicine item	0	0	60,000	0	0	30,000	90,000
Advanced	0	0	50,000	0	0	0	50,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>450,000</b>	<b>0</b>	<b>0</b>	<b>200,000</b>	<b>650,000</b>

### Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Parts item	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
Less Variable Expense			0		
Parts item	3000	90000	1080000	1134000	1190700
			0		
<b>Total variable Expense (B)</b>	<b>3,000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
Less Variable Expense			0		
Rent		1,500	18000	18,000	18000
Electricity bill		300	3600	4100	4600
Transportation		700	8400	8,900	9400
Salary (self)		5000	60000	60000	60000
Salary(Staff 02)		3000	36000	36000	36000
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		<b>11,300</b>	<b>135,600</b>	<b>136,700</b>	<b>137800</b>
<b>Net Profit (E)= [C-D]</b>		<b>18700</b>	<b>224400</b>	<b>241,300</b>	<b>259100</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	224,400	241,300	259100
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		144,400	305700
	<b>Total Cash Inflow</b>	<b>424400</b>	<b>385700</b>	<b>564800</b>
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80000	80000
<b>3</b>	<b>Net Cash Surplus</b>	<b>144,400</b>	<b>305700</b>	<b>484800</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:01 Others:0  
Experience & Skill : 6 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Infront of Deffodil  
University ( Dotto Para)  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures

# মহসিন মেডিসিন কর্নার







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স্বাস্থ্য সুরক্ষায় হস্তক্ষেপ করুন  
সর্বোচ্চ মানের  
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Top shelf items: Daktarin, Alkermid, Flixonase, Bicetin, and various bottles of liquid medicine.

Second shelf items: Ace, Flucloxacillin, Cefotil, Vanprox, and other boxed medications.

Third and fourth shelves: Large collection of various small boxes of medicines, including Lactogen and Bilalil.

Blue poster on the right side with text in Hindi, including '300' and 'विज्ञान'.



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# FAMILY PICTURE