

## Proposed NU Business Name: **MOJUMDAR PHARMECY**



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Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>Palash Mojumdar</b>
Age	:	07-09-1984 ( 33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	02 Dauthers
No. of siblings:	:	05 Brothers 01 Sister
Address	:	Vill: Kanchkura ,P.O:Kanckura ,P.S: Uttorkhan, 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	:	Anuradha Mojumdar
(iii) Father's name	:	Late Hore Krisno Mojumdar
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 54 (Female), Member ID:4703 , Group No: 06 Member since: 06-08-1997 ( 20Years) First loan: BDT = 2500 /-
Further Information:		Outstanding loan:= Nill
(v) Who pays GB loan installment	:	Father
(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 UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	09 years of business experience. : 08 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01860-330802
Family's Contact No.	:	01925-790183
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Anuradha Mojumdar** joined Grameen Bank since 20 years ago. At first she took BDT 2500/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	MOJUMDAR PHARMECY
Location	:	Kanchkura Bazar,Uttarkhan,Dhaka
Total Investment in BDT	:	BDT 800,000/-
Financing	:	Self BDT 700,000/- (from existing business) 87% Required Investment BDT 100,000/- (as equity) 13 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= square ft
Security of the shop	:	BDT 500,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Medicine etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is rented .</li><li>▪Collects goods from Midford,Puran Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

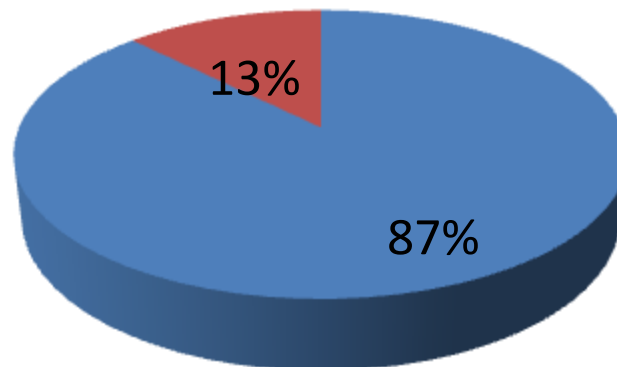
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Medicine	4,500	135,000	1,620,000
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Less. Variable Expense</b>			
Medicine	3,600	108,000	1,296,000
<b>Total variable Expense (B)</b>	<b>3,600</b>	<b>108,000</b>	<b>1,296,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>			
Rent		7,500	90,000
Electricity Bill		1500	18,000
Transportation		2,000	24,000
Mobile Bill		2000	24,000
Entertainment		100	1,200
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>18,100</b>	<b>217,200</b>
<b>Net Profit (E) [C-D]</b>		<b>8,900</b>	<b>106,800</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Bonrova	15	2200	33000	Bonrova	15	2200	33,000	66,000
Lactogen	30	480	14400	Lactogen	25	480	12,000	26,400
Fossical D	25	500	12500	Fossical D	15	500	7,500	20,000
Losectil V	42	500	21000	Losectil V	20	500	10,000	31,000
Exium 20	20	850	17000	Exium 20	18	850	15,300	32,300
Revotril	12	780	9360	Revotril	5	780	3,900	13,260
Diatrol	12	800	9600	Diatrol	5	800	4,000	13,600
Clavosef 500	25	400	10000	Clavosef 500	10	400	4,000	14,000
Security Advanced	0	0	500000		0	0	0	500,000
			0				0	0
Others			73140	Others			10,300	83,440
<b>Total</b>			<b>700,000</b>				<b>100,000</b>	<b>800,000</b>

## Source of Finance

■ Entrepreneur's contibution 700000 ■ Investor's Investment 100000 ■ Total 800000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Medicine	5,500	165,000	1,980,000	2,079,000	2,182,950
<b>Total Sales (A)</b>	<b>5,500</b>	<b>165,000</b>	<b>1,980,000</b>	<b>2,079,000</b>	<b>2,182,950</b>
<b>Less. Variable Expense</b>					
Medicine	4,400	132,000	1,584,000	1,663,200	1,746,360
<b>Total variable Expense (B)</b>	<b>4,400</b>	<b>132,000</b>	<b>1,584,000</b>	<b>1,663,200</b>	<b>1,746,360</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,100</b>	<b>33,000</b>	<b>396,000</b>	<b>415,800</b>	<b>436,590</b>
<b>Less. Fixed Expense</b>					
Rent		7,500	90,000	90,000	90,000
Electricity Bill		1575	18,900	19,845	20,837
Transportation		2,200	26,400	27,720	29,106
Mobile Bill		2,400	28,800	30,240	31,752
Entertainment		100	1,200	1,260	1,323
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		167	2,000	2,000	2,000
<b>Total Fixed Cost</b>		<b>18,942</b>	<b>227,300</b>	<b>231,065</b>	<b>235,018</b>
<b>Net Profit (E) [C-D]</b>		<b>14,058</b>	<b>168,700</b>	<b>184,735</b>	<b>201,572</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	168,700	184,735	201,572
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus		130,700	277,435
	<b>Total Cash Inflow</b>	<b>270,700</b>	<b>317,435</b>	<b>481,007</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>130,700</b>	<b>277,435</b>	<b>441,007</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 09Years  
Own Business : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures















ডাঃ শকুনা কান্ত

শাকুনা

এম সি বি এম (সি  
সি বি ডি (সাইন্স) ও  
সি এম ইউ (সি  
আর এ  
ই ইন্স টিউ গার্লস স্ক  
সেই সি ও গার্লস স্ক  
এক

পুলিশ সার্ভিস হোস্টেল  
এক মেডিকেল অফি  
হাসান মেডিকেল ইন্সটিটিউট  
বি সি এম ডি এ বসু সেন  
চেমবার

মাজুমদার ফার্মাসি  
সেভা সোস, উলহাট, চ  
সোণী সেক্টর ২  
বিকাল- ৪.০০মিনিট  
সাত- ৯.০০মিনিট

নির্বাহিতালের  
০১৮৬০-৩৩











প্রত্যয়ন পত্র

০২/০৮/১৭

তারিখ : ২৫-০৭-২০১৬ইং

আমি নিম্নস্বাক্ষরকারী রাবেয়া বেগম কেন্দ্রের কেন্দ্র প্রধান  
এ প্রত্যয়ন করছি যে, জনাব আবু বাকী মজুমদার, যার স্বাক্ষর নং ১১৩/১৬  
কেন্দ্রের সদস্য নং ১১৩/১৬ গ্রুপ নং ১৬ এর একজন ভাল সদস্য ছিলেন।  
এ গ্রামীণ ব্যাংকের সদস্য ছিলেন। পারিবারিক কারণে সমস্ত ফেরত নিয়ে নাম  
চলে আসেন। সদস্য থাকাকালীন কোন প্রকার পাওনা দেনা নেই।

আমি তাঁর ভবিষ্যত জীবনের উত্তরোত্তর সাফল্য ও মঙ্গল কামনা করছি।

স্বাক্ষর : রাবেয়া

নাম : রাবেয়া বেগম

কেন্দ্র নং : ৫৪/২





# FAMILY PICTURE

