

RONY VARIETY STORE



BRIEF BIO OF THE ENTREPRENEUR

Name	: Saniyat Hossain Rony
Age	: 29 years
Marital Status and family information	: Married, Child/ren: 1 daughter
Address	: Vill: Narendrapur, Post: Narendrapur, Union: 14 no. Narendrapur, Upazila: Kotwali, Dist: Jessore
Mother (Grameen Bank Borrower)	: Nurjahan Begum Branch name: Narendrapur, Jessore, Centre # 16/Mo, Loan no.: 1321 Member since 1991 Existing Loan – BDT 140,000 Outstanding- 125,000
Education	: SSC
Experience	: 6 (six) years experience is running own business. Entrepreneur started his business with BDT 20,000 (twenty thousand) and now it's value is BDT 232,500 (two lacs thirty two thousand five hundred).

BUSINESS BRIEFING

- Business Name : *Rony Variety Store*
- Shop location: Hiron market, Rupdia bazar, Jessore
- Total Investment: **BDT 482,500**
 - ❖ Financing
 - ❖ Self BDT 232,500 (from existing business)
 - ❖ Required Investment BDT 250,000 (as equity)
- **Implementation:**

The business is running with different items of cosmetics, toys and showpiece etc. targeting break even point within the **first year** & pay back period is estimated to be within **four years**.

OBJECTIVES

- Become a Prominent Nobin Udyokta;
- Self employment for the entrepreneur;
- Create employment opportunities for especially for family members of Grameen Bank Borrowers ;
- Provide quality goods to meet demand in the community;
- Contribute in improving socio-economic condition.

ADDITIONAL INFORMATION

- Salary will be used to meet his own & family expenses;
- Credit sales are limited and they are realized in a timely manner;
- He has trade license & ownership in his own name;
- He has no assets and liabilities.

INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products	150,000	200,000	350,000
Furniture, Fixtures & Decoration	15,000	50,000	65,000
IPS	7,500	-	7,500
Advance Rent for Shop	60,000	-	60,000
Total Capital	232,500	250,000	482,500

MEANS OF FINANCE

Particulars	Amount (BDT)	%
Entrepreneur's Contribution	232,500	48%
Investor's Investment	250,000	52%
Total	482,500	100%

EXISTING BUSINESS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Estimated sales revenue	2,000	52,000	624,000
Total Sales (A)	2,000	52,000	624,000
Calculation of Variable Cost:			
<i>Less: Variable Cost:</i>			
Estimated cost of sale	1,600	41,600	499,200
Total Variable Cost (B)	1,600	41,600	499,200
Contribution Margin (CM) [C=(A-B)]	400	10,400	124,800
<i>Less: Fixed Cost:</i>			
Shop rent		1,200	14,400
Electricity bill		500	6,000
Salary- own		3,500	42,000
Generator Bill		-	-
Night Guard bill		150	1,800
Transport		200	2,400
Entertainment		1,000	12,000
Others		100	1,200
Depreciation Expenses		250	3,000
(D) Total Fixed Cost	190	5,700	68,400
(C-D)Net Profit:		4,700	56,400
Cumulative Net Profit:			56,400

KEY ASSUMPTIONS

- Sales growth will be 50% in the 1st year of capital injection and 10% in every year thereafter.
- Gross Profit on products on an average is 20%.
- Depreciation charged on furniture @ 10% and IPS @ 20%.

FINANCIAL PROJECTION

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales revenue	3,000	78,000	936,000	3,300	85,800	1,029,600	3,630	94,380	1,132,560	3,993	103,818	1,245,816
Total Sales (A)	3,000	78,000	936,000	3,300	85,800	1,029,600	3,630	94,380	1,132,560	3,993	103,818	1,245,816
Calculation of Variable Cost:												
Less: Variable Cost:												
Estimated cost of sale	2,400	62,400	748,800	2,640	68,640	823,680	2,904	75,504	906,048	3,194	83,054	996,653
Total Variable Cost (B)	2,400	62,400	748,800	2,640	68,640	823,680	2,904	75,504	906,048	3,194	83,054	996,653
Contribution Margin (CM) [C=(A-B)]	600	15,600	187,200	660	17,160	205,920	726	18,876	226,512	799	20,764	249,163
Less: Fixed Cost:												
Shop rent		1,200	14,400		1,200	14,400		1,400	16,800		1,400	16,800
Electricity bill		500	6,000		550	6,600		650	7,800		650	7,800
Salary- own		3,500	42,000		4,000	48,000		4,500	54,000		5,000	60,000
Generator Bill		-	-		-	-		50	600		50	600
Night Guard bill		150	1,800		150	1,800		150	1,800		150	1,800
Transport		200	2,400		300	3,600		350	4,200		400	4,800
Entertainment		1,000	12,000		1,100	13,200		1,150	13,800		1,200	14,400
Others		100	1,200		100	1,200		100	1,200		100	1,200
Depreciation Expenses		667	8,000		667	8,000		667	8,000		667	8,000
Ownership Transfer Fees		-	-		1,111	13,333		1,389	16,667		1,667	20,000
(D) Total Fixed Cost		6,117	73,400		7,978	95,733		9,006	108,067		9,883	118,600
(C-D)Net Profit:		9,483	113,800		9,182	110,187		9,870	118,445		10,880	130,563
Cumulative Net Profit:			113,800			223,987			342,432			472,995

BREAK EVEN POINT ANALYSIS

Particulars	Monthly	Yearly
Contribution Margin Ratio: (CM/Sales)	20%	20%
Break Even Point (BEP):	6,117	73,400
	20%	20%
Break Even Point (in BDT.)	30,583	367,000

CASH FLOW (REC. & PAY.)

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>
Cash Inflow				
Investment Infusion by Investor	250,000	-	-	-
Net Profit (Ownership transfer fee added back)	113,800	123,520	135,112	150,563
Depreciation	8,000	8,000	8,000	8,000
Opening Balance of Cash Surplus	-	121,800	173,320	216,432
Total Cash Inflow	371,800	253,320	316,432	374,995
Cash Outflow				
Purchase of Product	200,000	-	-	-
Furniture, Fixtures & Decoration	50,000			
Investment Pay Back (Including Ownership transfer fee)	-	80,000	100,000	120,000
Total Cash Outflow	250,000	80,000	100,000	120,000
Total Cash Surplus	121,800	173,320	216,432	254,995

OUTCOMES

- The business will scale up with BDT 482,500 and it is expected that by the end of four years after payback of investor's money the entrepreneur's capital will be BDT **705,495**
- The business will serve the community by selling quality and in demand products and strive to improve every year.

RISK FACTORS

- Theft
- Local competition
- Political Unrest
- Fire

RISK MANAGEMENT

- Night guard deployment;
- Keeping adequate sand and ensure source of water;
- Close market watch to compete.



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