

ANAMUL STORE

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BRIEF BIO OF THE ENTREPRENEUR

Name	:	Md. Anamul Haque
Age	:	24 years
Marital Status and family information	:	Unmarried
Address	:	Vill: Jorgas Mondolpara, Post: Jorgas, Union: Ramna, Upazila: Chilmari, Dist: Kurigram
Father	:	Md. Kholilur Rahman
Mother	:	Mst. Rina Begum
(Grameen Bank Borrower)		Branch name: Ramna, Chilmari, Kurigram, Centre # 55/Mo, Loan no.# 7714 Member since February 02, 2010 Existing Loan – BDT 25,000, {loan used in son's (25000) business}, Outstanding-13,000, Others Loan: nil
Proposed Salary and utilization	:	BDT 7000, salary will be used to meet his own, family expenses and GB loan payback.
Education	:	SSC
Experience	:	He has 8 (eight) years experience in general retail business. Entrepreneur started his business with BDT 50,000 (fifty thousand) and now it's value is BDT 170,000 (One lac seventy thousand).
Source	:	Grameen Telecom Trust (GTT).

PROPOSED BUSINESS BRIEFING

- Business Name : *Anamul Store*
- Shop location: Jorgas Notun Bazar, Chilmari, Kurigram
- Total Investment: **BDT 370,000**
 - ❖ Financing
 - ❖ Self BDT **170,000** (from existing business)
 - ❖ Required Investment BDT **200,000** (as equity)
- **Implementation:**

Scaling up with different items like Cosmetics, Rice, Oil, Biscuit, Cake, Sugar, Mustard oil, Salt, Washing powder, Baby food, Soap etc. Targeting break even point within the **first year** & payback period is estimated to be within **four years**.

EXISTING BUSINESS

EXISTING BUSINESS

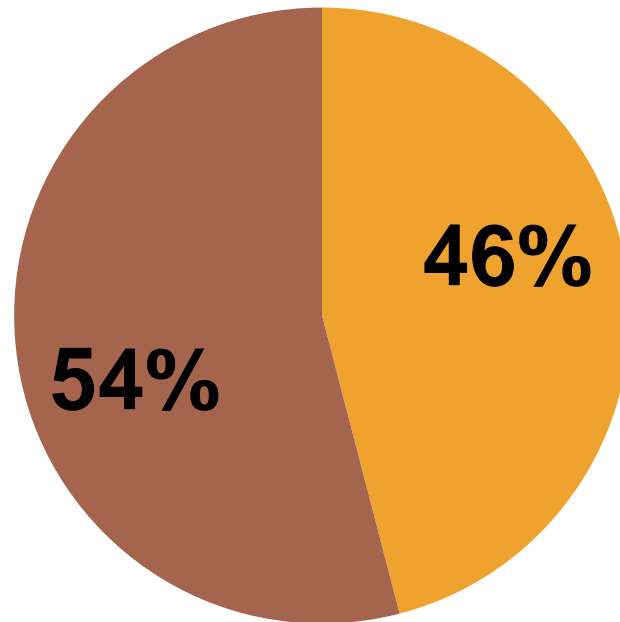
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Estimated sales revenue	2,500	65,000	780,000
Total Sales (A)	2,500	65,000	780,000
Calculation of Variable Cost:			
Less: Variable Cost:			
Estimated cost of sales	2,125	55,250	663,000
Total Variable Cost (B)	2,125	55,250	663,000
Contribution Margin (CM) [C=(A-B)]	375	9,750	117,000
Less: Fixed Cost:			
Shop rent		500	6,000
Electricity bill		250	3,000
Generator bill		300	3,600
Night guard bill		30	360
Salary- own		7,000	84,000
Others		300	3,600
Depreciation Expenses		167	2,000
Ownership Transfer Fees		-	-
(D) Total Fixed Cost		8,547	102,560
(C-D)Net Profit:		1,203	14,440
Cumulative Net Profit:			14,440

INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Cosmetics item	30,000	20,000	50,000
Rice, Sugar, dal, Salt, various Oil, Vermicelli, Mustard oil, Oral saline	70,000	110,000	180,000
Biscuit, Cake, Chocolate, Chips, Egg, Thread, Perfume, Condensed milk, Tea, Stationary	30,000	22,000	52,000
Washing powder, Coil, Soap, Toothpaste, Battery, Toothbrush, Spice, Tissue paper	20,000	30,000	50,000
Weight Machine	-	3,000	3,000
Furniture, Fixtures & Decoration	20,000	15,000	35,000
Total Capital	170,000	200,000	370,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 170,000
- Investor's Investment BDT 200,000
- Total BDT 3,70,000



KEY ASSUMPTIONS

- Sales growth will be 40% in the 1st year of capital injection and 10% in every year thereafter.
- Gross profit on products on an average is 15%.
- Depreciation charged on furniture @ 10% and 10% on weight machine.

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	3,500	91,000	1,092,000	3,850	100,100	1,201,200	4,235	110,110	1,321,320	4,659	121,121	1,453,452
Total Sales (A)	3,500	91,000	1,092,000	3,850	100,100	1,201,200	4,235	110,110	1,321,320	4,659	121,121	1,453,452
Calculation of Variable Cost:												
Less: Variable Cost:												
Estimated cost of sales	2,975	77,350	928,200	3,273	85,085	1,021,020	3,600	93,594	1,123,122	3,960	102,953	1,235,434
Total Variable Cost (B)	2,975	77,350	928,200	3,273	85,085	1,021,020	3,600	93,594	1,123,122	3,960	102,953	1,235,434
Contribution Margin (CM) [C=(A-B)]	525	13,650	163,800	578	15,015	180,180	635	16,517	198,198	699	18,168	218,018
Less: Fixed Cost:												
Shop rent		500	6,000		500	6,000		500	6,000		500	6,000
Electricity bill		250	3,000		300	3,600		320	3,840		350	4,200
Generator bill		300	3,600		320	3,840		320	3,840		320	3,840
Night guard bill		30	360		50	600		70	840		100	1,200
Salary-own		7,000	84,000		7,500	90,000		8,000	96,000		8,500	102,000
Others		300	3,600		320	3,840		350	4,200		350	4,200
Depreciation Expenses		317	3,800		317	3,800		317	3,800		317	3,800
Ownership Transfer Fees		-	-		556	6,667		1,389	16,667		1,389	16,667
(D) Total Fixed Cost		8,697	104,360		9,862	118,347		11,266	135,187		11,826	141,907
(C-D)Net Profit:		4,953	59,440		5,153	61,833		5,251	63,011		6,343	76,111
Cumulative Net Profit:			59,440			121,273			184,285			260,396

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	200,000	-	-	-
Net Profit (Ownership transfer fee added back)	59,440	68,500	79,678	92,778
Depreciation	3,800	3,800	3,800	3,800
Opening Balance of Cash Surplus	-	63,240	95,540	79,018
Total Cash Inflow	263,240	135,540	179,018	175,596
Cash Outflow				
Purchase of Products	182,000	-	-	-
Weight Machine	3,000	-	-	-
Furniture, Fixtures & Decoration	15,000	-	-	-
Investment Pay Back (Including Ownership transfer fee)	-	40,000	100,000	100,000
Total Cash Outflow	200,000	40,000	100,000	100,000
Total Cash Surplus	63,240	95,540	79,018	75,596

BREAK EVEN POINT ANALYSIS

Particulars	Monthly	Yearly
Contribution Margin Ratio: (CM/Sales)	15%	15%
Break Even Point (BEP)	8,697	104,360
	15%	15%
Break Even Point (in BDT.)	57,978	695,733

SWOT ANALYSIS

Strength

1. Employment- self-1, Family-0, Others-0;
2. Experience and skill;
3. Quality products;
4. He has permanent retail customer;
5. Trade license & ownership in own name;
6. Good reputation.

Weakness

1. Credit sales;
2. Systematic record keeping.

Opportunity

1. Good demand of products;
2. Scope of more employment;
3. After 4 years the capital of the entrepreneur will be BDT **430,390** excluding payback of investor's money.

Threat

1. Local competitor;
2. Fire.















भारत प्रशिक्षण सञ्जल हेतु विद्यार्थी भूमिका

पुस्तक संख्या: 1000000000

एक प्रतिका

मूल्य: ₹ 10.00

प्रमाणित किताब

प्रकाशक: भारत प्रशिक्षण सञ्जल

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मूल्य: ₹ 10.00

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Thank You