

# BRISTI STORE



34th Design Lab (Executive): 26 October 2014

Project prepared by: Md. Rafiqul Islam

**Grameen Shakti SamaJik Byabosha Ltd.**

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

Name	:	<b>SUJIT SAHA</b>
Age	:	02-03-1985 (29 Years)
Education, till to date	:	Class Eight
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Hamidpur P.O: Kalihati P.S: Ghatail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. <b>RUNU RANEE SAHA</b>
(iii) Father's name	:	Mr. <b>SANJIT SAHA</b>
(iv) GB member's info	:	Branch: Brahmmonshason Centre # 69 (Female), Member ID: 3921, Group No: 01 Member since:12-01-1994 (20 Years) First loan:2,500 taka.
Further Information:		Existing loan: 12,000 Taka Outstanding loan: 8,304 Taka
(v) Who pays GB loan installment	:	Mother
(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 and Training Info	:	Fourteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Vegetables selling)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-183349
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Runu Ranee Saha is a member of Grameen Bank since 20 years. At first she took 2,500 taka loan from Grameen Bank. Runu Ranee Saha gradually took loan from GB. Utilize loan in her husband vegetables selling business. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>BRISTI STORE</b>
Location	:	Hamidpur Bazar, Ghatail, Tangail
Total Investment in BDT	:	1,98,000 taka
Financing	:	Self BDT 98,000 (from existing business) 49% Required Investment BDT 1,00,000 (as equity) 51%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Chanachur, Tooth-Paste, Noodles, Soap, Chips, Bread, Shampoo, Soft drinks etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Hamidpur Bazar.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 4 months.</li></ul>

# Existing Business

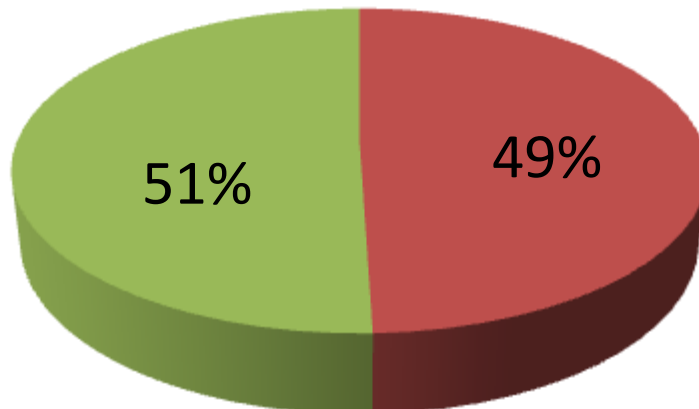
BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Biscuit, Chanachur, Tooth-Paste, Noodles, Soap, Chips, Bread, Shampoo, Soft drinks etc	3,450	103,500	1,242,000
<b>Total Sales (A)</b>	<b>3,450</b>	<b>103,500</b>	<b>1,242,000</b>
<b>Less. Variable Expense</b>			
Biscuit, Chanachur, Tooth-Paste, Noodles, Soap, Chips, Bread, Shampoo, Soft drinks etc	3,000	90,000	1,080,000
<b>Total variable Expense (B)</b>	<b>3,000</b>	<b>90,000</b>	<b>1,080,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		500	6,000
Guard		100	1,200
Mobile Bill		400	4,800
Entertainment		500	6,000
Mosque Bill		30	360
Salary (self)		6,000	72,000
<b>Total fixed Cost (D)</b>		<b>8,730</b>	<b>104,760</b>
<b>Net Profit (E) [C-D]</b>		<b>4,770</b>	<b>57,240</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Water, Pepsi, 7up, Mirinda, Frooto	40,000	50,000	90,000
Biscuit, Chocolate, Noodles, Chips, Bread	15,000	20,000	35,000
Shampoo, Toothpaste, Powder, Soap, Cosmetics	25,000	30,000	55,000
Fridge	18,000	-	18,000
<b>Total</b>	<b>98,000</b>	<b>1,00,000</b>	<b>1,98,000</b>

## Source of Finance



- Entrepreneur's Contribution 98,000
- Investor's Investment 100,000
- Total 198,000

# Financial Projection BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Biscuit, Chanachur, Tooth-Paste, Noodles, Soap, Chips, Bread, Shampoo, Soft drinks etc	4,600	138,000	1,656,000	1,738,800	1,825,740
<b>Total Sales (A)</b>	<b>4,600</b>	<b>138,000</b>	<b>1,656,000</b>	<b>1,738,800</b>	<b>1,825,740</b>
<b>Less. Variable Expense</b>					
Biscuit, Chanachur, Tooth-Paste, Noodles, Soap, Chips, Bread, Shampoo, Soft drinks etc	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>					
Rent		1,200	14,400	15,120	15,876
Electricity Bill		600	7,200	7,560	7,938
Guard		100	1,200	1,260	1,323
Mobile bill & SMS Monitoring		500	6,000	6,300	6,615
Entertainment		500	6,000	6,300	6,615
Mosque Bill		30	360	378	397
Salary (self)		6,000	72,000	75,600	79,380
<b>Non Cash Item</b>					
Depreciation		300	3,600	3,600	3,600
<b>Total Fixed Cost</b>		<b>9,230</b>	<b>110,760</b>	<b>116,118</b>	<b>121,744</b>
<b>Net Profit (E) [C-D]</b>		<b>8,770</b>	<b>105,240</b>	<b>110,682</b>	<b>116,396</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)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	105,240	110,682	116,396
1.3	Depreciation (Non cash item)	3,600	3,600	3,600
1.4	Opening Balance of Cash Surplus		68,840	143,122
	<b>Total Cash Inflow</b>	<b>208,840</b>	<b>183,122</b>	<b>263,118</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>68,840</b>	<b>143,122</b>	<b>223,118</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 14 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  
Local competitors;

Pictures







# FAMILY PICTURE

