

Samia Store



Sanchita

NABIN UDYOKTA



Brief Bio of Promoter:

- **Name : Sanchita**
- **Mother : GB Borrower**
- **Educational Qualification: H.S.C**
- **Address: Kawlar, Khilkhet,
Dokshinkhan, Dhaka.**
- **Date of Birth: 04-03-1982**
- **Contact No.: 01676-790565**



Mother's Information:

- Name: Ambia Khatun
- Center No.: 70 (Female)
- Member ID: 6595
- Group No. :06
- Branch: Dokshinkhan Uttara branch.
- P.O: Khilkhet
- P.S : Dokshinkhan,
- District: Dhaka.
- Grameen Bank Joining date:02-04-2003
- Outstanding Loan: Tk 3,31000



Project Summery:

- Running a grocery and stationary shop with an experience of three years.
- All kinds of Consumer and other product; like Rice, Pulse, Flour, Oil, Sugar Salt, Soft drinks etc. are available.
- Provide Flexi-Load Service.

Project Objectives:

- Self employment for the promoter.
- Create employment opportunity for others.
- Meet demand in the community.
- Ensure quality products to community.
- Contribute in improving of socio-economic condition.

Project Cost:

Proposed Project Cost

Means of Finance:

Particulars	Amount (BDT)	%
Entrepreneur's Contribution	2,00,000	50%
Investor's Investment	2,00,000	50%
Total	4,00,000	100%

Existing Business :

Particulars	TK (BDT)	TK (BDT)
	Monthly	Yearly
Expense		
Purchase Rice (10 bag x 2,000)	20,000	2,40,000
Purchase flour, sugar, milk, oil	80,000	9,60,000
Purchase soap, spicy, potato, chili	40,000	4,80,000
Purchase drinks, chips, cosmetics, egg etc.	60,000	7,20,000
Rent	2,000	24,000
Electricity	300	3,600
Transportation	1,000	12,000
Salary (employee)	6,000	72,000
Total Cost	2,09,300	25,11,600
Revenue (10% Profit)		
Sale Rice	22,000	2,64,000
Sale flour, sugar, milk, oil	88,000	10,56,000
Sale soap, spicy, potato, chili	44,000	5,28,000
Sale drinks, chips, cosmetics, egg etc.	66,000	7,92,000
Total	2,20,000	26,40,000
Net Profit	10,700	1,28,400

Financial Projection (BD TK):

Particulars	Monthly	1 st Year	2 nd Year
Expense			
Purchase Rice	50,000	6,00,000	6,30,000
Purchase flour, sugar, milk, oil	1,50,000	18,00,000	18,90,000
Purchase soap, spicy, potato, chili	45,000	5,40,000	5,67,000
Purchase drinks, chips, cosmetics, egg etc.	1,15,000	13,80,000	14,49,000
Rent	2,000	24,000	25,200
Electricity	300	3,600	3,780
Transportation	2,000	24,000	25,250
Salary (employee)	6,000	72,000	75,600
Manager	6000	72,000	75,600
Total Cost	3,76,300	45,15,600	47,41,380
Revenue (10% Profit)			
Sale Rice	55,000	6,60,000	6,93,000
Sale flour, sugar, milk, oil	1,65,000	19,80,000	20,79,000
Sale soap, spicy, potato, chili	49,500	5,94,000	6,23,700
Sale drinks, chips, cosmetics, egg etc.	1,26,500	15,18,000	15,93,900
Total	3,96,000	47,52,000	49,89,600
Net Profit	19,700	2,36,400	2,48,220
Pay Back		1,20,000	1,20,000

Risk Factor & Risk Management:

Risk Factor:

- Theft
- Local Competition
- Political unrest (Strike & Blockade)

Risk Management:

- Proper Security measure will be taken.
- Adequate precaution will be taken.
- Close market watch to compete.

Picture :



THANK YOU

Sanchita

&

GRAMEEN SHAKTI
SAMAJIK BYABOSHA LTD.