

# JOY STORE



28<sup>th</sup> SB Design Lab (executive session)  
07<sup>th</sup> September, 2014 at Yunus Centre

**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>JOY SAHA</b>
Age	:	01-01-1994 <b>(20 Years)</b>
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 Sister
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>ONTORMA SAHA</b>
(iii) Father's name	:	Mr. <b>RAMKRISHNO SAHA</b>
(iv) GB member's info	:	Branch: Brahmmonshason Centre # 69 (Female), Member ID.: 3923, Group No: 01 Member since 01-04-1990 <i>(24 Years)</i> , First loan:2,000 taka.
Further Information:	:	Existing loan:.1,37,000 Tk Outstanding: 74,238
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Yes, Since 10 years
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GCCN, GKF etc..	:	No
Education, till to date	:	SSC Pass

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Currently run a grocery shop
Business Experiences and Training Info	:	Four years experience in running business. He is now interested to scale up his business.
Other Own/Family Sources of Income	:	Fish Cultivation
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-740092
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

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

Ontora Saha is a member of Grameen Bank since 24 years. At first she was took 2,000 taka loan from Grameen Bank. Ontora Saha consecutively took loan from GB. When she join was into Grameen Bank, she has no land & hose to live. She utilize this loan in fish cultivation, In a grocery shop. Finally she is a successful member of Grameen Bank who is improve livelihood successive.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>JOY STORE</b>
Address/ Location	:	Vill: Hamidpur, P.O: Kalihati P.S: Ghatail Dist: Tangail
Total Investment in BDT	:	2,70,000 taka
Financing	:	Self BDT 1,20,000 (from existing business) 44% Required Investment BDT 1,50,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	5,000 Taka
Implementation	:	The business is planned to be scaled up by investment in existing products like; Soft drinks, Biscuit, Chanachur, Chips, Cake etc. The targeting breakeven point is within the first year & payback period is estimated to be three years.

# PROJECT SUMMERY



- ✓ Running a grocery shop with an experience of four years.
- ✓ All kind of consumer prtoduct like; Soft drinks, Biscuit, Chanachur, Chips, Cake etc are available.
- ✓ Average 10% gain on purchase.
- ✓ Business will be increase from the second year 5% gradually.
- ✓ The Business is operate by the entrepreneur. Existing no employee.
- ✓ The entrepreneur has an fish cultivation business.
- ✓ The shop is rent.

# Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Soft Drinks, Biscuit, Chanachur, Chips, Rice	3,300	99,000	1,188,000
Juice, Tea Pack, Powder Milk, Sugar, Flour etc	1,100	33,000	396,000
<b>Total Sales (A)</b>	<b>4,400</b>	<b>132,000</b>	<b>1,584,000</b>
<b>Less. Variable Expense</b>			
Soft Drinks, Biscuit, Chanachur, Chips, Rice	3,000	90,000	1,080,000
Juice, Tea Pack, Powder Milk, Sugar, Flour etc	1,000	30,000	360,000
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		500	6,000
Guard		100	1,200
Mobile Bill		300	3,600
Entertainment & Others		400	4,800
<b>Total fixed Cost (D)</b>		<b>4,300</b>	<b>51,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,700</b>	<b>92,400</b>

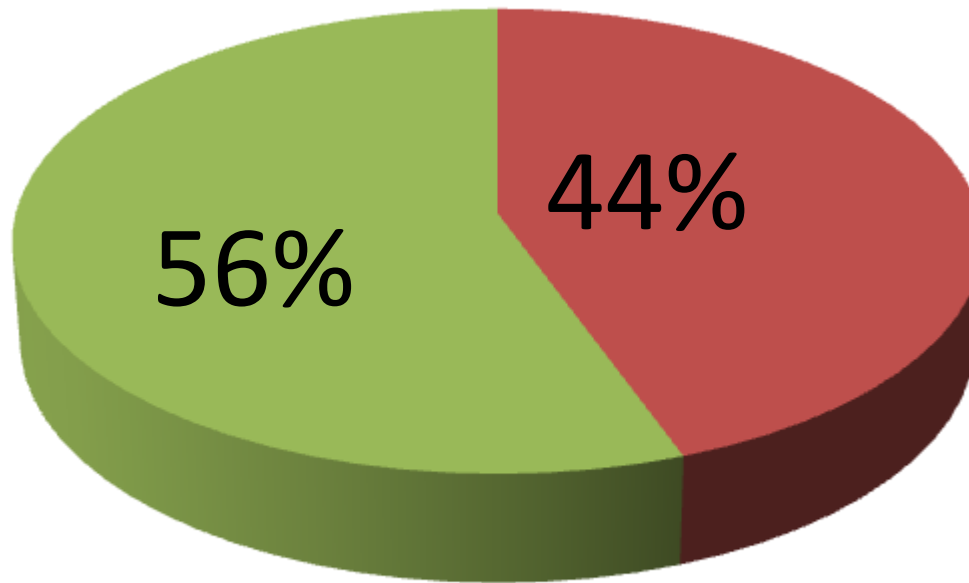
# Investment Breakdown

<b>Particulars</b>	<b>Existing</b>	<b>proposed</b>	<b>proposed Total</b>
Biscuit, Chanachur, Soft drinks, Juice, Chips, Milk	1,00,000	1,50,000	2,50,000
Fridge	20,000	-	20,000
<b>Total</b>	<b>1,20,000</b>	<b>1,50,000</b>	<b>2,70,000</b>



# Source of Finance

- Entrepreneur's Contribution 120,000
- Investor's Investment 150,000
- Total 270,000



# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Soft Drinks, Biscuit, Chanachur, Chips, Rice	6,600	198,000	2,376,000	2,494,800	2,619,540
Juice, Tea Pack, Powder Milk, Sugar, Flour etc	3,300	99,000	1,188,000	1,247,400	1,309,770
<b>Total Sales (A)</b>	<b>9,900</b>	<b>297,000</b>	<b>3,564,000</b>	<b>3,742,200</b>	<b>3,929,310</b>
<b>Less. Variable Expense</b>					
Soft Drinks, Biscuit, Chanachur, Chips, Rice	6,000	180,000	2,160,000	2,268,000	2,381,400
Juice, Tea Pack, Powder Milk, Sugar, Flour etc	3,000	90,000	1,080,000	1,134,000	1,190,700
<b>Total variable Expense (B)</b>	<b>9,000</b>	<b>270,000</b>	<b>3,240,000</b>	<b>3,402,000</b>	<b>3,572,100</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>340,200</b>	<b>357,210</b>
<b>Less. Fixed Expense</b>					
Rent		3,000	36,000	37,800	39,690
Electricity Bill		500	6,000	6,300	6,615
Guard		100	1,200	1,260	1,323
Mobile Bill		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	63,000	66,150
Entertainment, SMS Monitoring & Others		500	6,000	6,300	6,615
<b>Non Cash Item</b>					
Depreciation		333	4,000	4,000	4,000
<b>Total Fixed Cost</b>		<b>9,733</b>	<b>116,800</b>	<b>122,440</b>	<b>128,362</b>
<b>Net Profit (E) [C-D]</b>		<b>17,267</b>	<b>207,200</b>	<b>217,760</b>	<b>228,848</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b><i>Sl #</i></b>	<b><i>Particulars</i></b>	<b><i>Year 1 (BDT)</i></b>	<b><i>Year 2 (BDT)</i></b>	<b><i>Year 3 (BDT)</i></b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit ( Ownership Tr. Fee added back)	207,200	217,560	228,438
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		151,200	312,760
	<b>Total Cash Inflow</b>	<b>361,200</b>	<b>372,760</b>	<b>545,198</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>151,200</b>	<b>312,760</b>	<b>485,198</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Credit Sales

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures









# PICTURE OF NOBIN UDYOKTA & MOTHER

