

SIAM DEPARTMENTAL STORE



33rd Design Lab (Executive)
19 October 2014

Project prepared by: Md. Rafiqul Islam
Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	MD MARUF HOSEN
Age	:	18-12-1995 (19 Years)
Education, till to date	:	H.S.C
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers & 2 Sister
Address	:	271 Kawlar(Sandarteck) Post:Khilkhet P.S:Dokshinkhan Dist: Dhaka
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. MORIOM
(iii) Father's name	:	Mr. MD BACHIR UDDIN
(iv) GB member's info	:	Branch: Dokshinkhan Uttara Centre # 70 (Female), Member ID: 6583, Group No: 05 Member since:01-05-2003 (11 Years) First loan: 5,000 Taka.
Further Information:		Existing loan:3,00,000 Taka Outstanding loan: 75,500 Taka
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	House rent 30,000 Taka.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01677-556154
Father Contact No.	:	01812-149659
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	SIAM DEPARTMENTAL STORE
Location	:	505 Kawlar Moddo Para, Madrasha Road, Dokshinkhan, Dhaka-1229
Total Investment in BDT	:	5,50,000 taka
Financing	:	Self BDT 2,50,000 (from existing business) 45% Required Investment BDT 3,00,000 (as equity) 55%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Oil, Sugar, Milk, Soft Drinks, Biscuit, Onion, Garlic, Cosmetic etc.▪Average 12% gain on sales.▪The Business will be increase from the second year 5% gradually.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Tongi, Dokshinkhan.▪Agreed grace period is 4 months.▪The shop is rented.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Moriom is a member of Grameen Bank since 11 years. At first she took 5,000 taka loan from Grameen Bank. Moriom gradually took loan from GB. Utilize loan in their own Siam Departmental Store business. Finally, she is a successful member of Grameen Bank who is improve her livelihood successive.

Existing Business

BDT (TK)

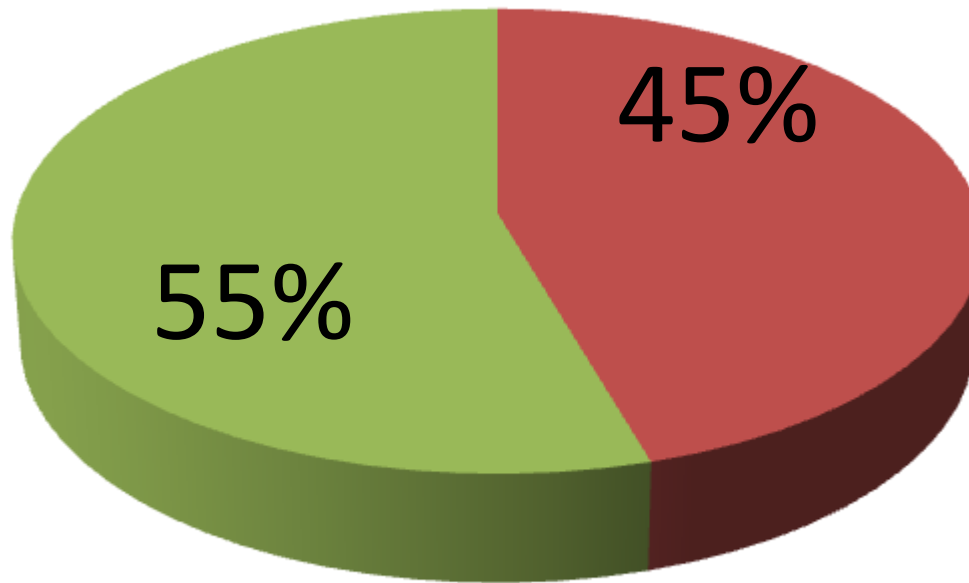
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Pulse, Flour, Sugar, Biscuit, Soap	4,480	134,400	1,612,800
Oil, Garlic, Onion, Spicy, Noodles, Soft Drinks etc	2,240	67,200	806,400
Total Sales (A)	6,720	201,600	2,419,200
Less. Variable Expense			
Rice, Pulse, Flour, Sugar, Biscuit, Soap	4,000	120,000	1,440,000
Oil, Garlic, Onion, Spicy, Noodles, Soft Drinks etc	2,000	60,000	720,000
Total variable Expense (B)	6,000	180,000	2,160,000
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200
Less. Fixed Expense			
Rent		5,000	60,000
Electricity Bill		600	7,200
Transportation		1,500	18,000
Guard		100	1,200
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		300	3,600
Total fixed Cost (D)		12,800	153,600
Net Profit (E) [C-D]		8,800	105,600

INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Flour, Oil, Sugar, Milk, Soft Drinks, Biscuit, Onion, Garlic	2,26,000	3,00,000	5,26,000
Fridge	24,000	-	24,000
Total	2,50,000	3,00,000	5,50,000

Source of Finance

- Entrepreneur's Contribution 250,000
- Investor's Investment 300,000
- Total 550,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Rice, Pulse, Flour, Sugar, Biscuit, Soap	7,840	235,200	2,822,400	2,963,520	3,111,696
Oil, Garlic, Onion, Spicy, Noodles, Soft Drinks etc	3,360	100,800	1,209,600	1,270,080	1,333,584
Total Sales (A)	11,200	336,000	4,032,000	4,233,600	4,445,280
Less. Variable Expense					
Rice, Pulse, Flour, Sugar, Biscuit, Soap	7,000	210,000	2,520,000	2,646,000	2,778,300
Oil, Garlic, Onion, Spicy, Noodles, Soft Drinks etc	3,000	90,000	1,080,000	1,134,000	1,190,700
Total variable Expense (B)	10,000	300,000	3,600,000	3,780,000	3,969,000
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		5,000	60,000	63,000	66,150
Electricity Bill		700	8,400	8,820	9,261
Guard		100	1,200	1,260	1,323
Transportation		2,000	24,000	25,200	26,460
Mobile bill & SMS Monitoring		400	4,800	5,040	5,292
Salary (self)		6,000	72,000	75,600	79,380
Salary (staff)		5,000	60,000	63,000	66,150
Entertainment		400	4,800	5,040	5,292
Non Cash Item					
Depreciation		400	4,800	4,800	4,800
Total Fixed Cost		20,000	240,000	251,760	264,108
Net Profit (E) [C-D)		16,000	192,000	201,840	212,172
Investment Payback			120,000	120,000	120,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	192,000	201,840	212,172
1.3	Depreciation (Non cash item)	4,800	4,800	4,800
1.4	Opening Balance of Cash Surplus		1,300	87,940
	Total Cash Inflow	496,800	207,940	304,912
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan	75,500		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	495,500	120,000	120,000
3	Net Cash Surplus	1,300	87,940	184,912

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Credit Sales

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures







Horlicks

Ovaltine

LACTOGEN 1

LACTOGEN 2

LACTOGEN 3

CERELAC Rice & Milk

CERELAC Apple & Cherry

MARKS

MARKS

MARKS

MARKS

MARKS

Danish

OGGIE

Danish Max Powder

Danish Max Powder

Danish Max Powder

Danish Max Powder

Gillette Blue II

SUPER

চায়না

SUPER

Lotus

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FAMILY PICTURE

