

POLASH VARIETY STORE



BRIEF BIO DATA OF THE ENTREPRENEUR

Name	:	Md. Polash Pramanic
Age	:	30 years
Address	:	Vill: Uttar Shathalia, Post: Munshir Hat, Upozila: Shaghata, District: Gaibandha.
Mother <i>(Grameen Bank Borrower)</i>	:	Mrs. Rekha, Shaghata, Gaibandha, Centre # 17/Mo, Loan no.: 2125 Member since 2006 Existing Loan – BDT 50,000 Outstanding- 50,000
Education	:	Class Eight Pass
Experience	:	15 (Fifteen) years experience in general retail business. Entrepreneur started his business with BDT 500 (five hundred) and now it's value is BDT 7,15,000 (Seven lacs fifteen thousand)

BUSINESS BRIEFING

- Proposed Business : Polash Variety Store
- Shop location: Munshir Hat
- Total Investment: **BDT 915,000**
 - ❖ Financing
 - ❖ Self BDT 715,000 (from existing business)
 - ❖ Required Investment BDT 200,000 (as equity)
- **Implementation:**

The business will start with different items and services such as grocery product, cosmetic items, food items (for children) etc. targeting break even point within the **first year** & pay back period is estimated to be within **four year**.

OBJECTIVES

- Become a Prominent Nobin Udyokta;
- Self employment for the entrepreneur;
- Create employment opportunities for especially for family members of Grameen Bank Borrowers ;
- Provide quality goods to meet demand in the community;
- Contribute in improving socio-economic condition.

INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Grocery Products	300,000	200,000	500,000
Investment in Cosmetic Products	200,000	-	200,000
Refrigerator	30,000	-	30,000
Furniture Fixture & Decoration	70,000	-	70,000
Total Capital	600,000	200,000	800,000

MEANS OF FINANCE

Particulars	Amount (Tk.)	%
Entrepreneur's Contribution	600,000	75%
Investor's Investment	200,000	25%
Total	800,000	100%

EXISTING BUSINESS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Estimated Sales Revenue	4,000	104,000	1,248,000
Total Sales (A)	4,000	104,000	1,248,000
Less: Variable Cost:			
Estimated Variable Cost of Product	3,400	88,400	1,060,800
Total Variable Cost (B)	3,400	88,400	1,060,800
Contribution Margin [C=(A-B)]	600	15,600	187,200
Less: Fixed Cost:			
Electricity bill		600	7,200
Generator bill		120	1,440
Salary-Self		7,500	90,000
Salary-Staff		700	8,400
Depreciation Expenses		842	10,100
Ownership Transfer Fees		-	-
(D) Total Fixed Cost		9,762	117,140
(C-D)Net Profit:		5,838	70,060

KEY ASSUMPTIONS (I/S)

- Sales growth will be 25% in the 1st year of capital injection and 20% in every year thereafter.
- Gross Profit on products on an average is 15%.
- Salary of entrepreneur will be increased every year in the range of 10% to 12%.
- Depreciation has been charged on furniture and refrigerator at the rate of 8% and 15% respectively.

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	5,000	130,000	1,560,000	5,500	143,000	1,716,000	6,600	171,600	2,059,200	7,920	205,920	2,471,040
Total Sales (A)	5,000	130,000	1,560,000	5,500	143,000	1,716,000	6,600	171,600	2,059,200	7,920	205,920	2,471,040
Less: Variable Cost:												
Estimated Variable Cost of Product	4,250	110,500	1,326,000	4,675	121,550	1,458,600	5,610	145,860	1,750,320	6,732	175,032	2,100,384
Total Variable Cost (B)	4,250	110,500	1,326,000	4,675	121,550	1,458,600	5,610	145,860	1,750,320	6,732	175,032	2,100,384
Contribution Margin [C=(A-B)]	750	19,500	234,000	825	21,450	257,400	990	25,740	308,880	1,188	30,888	370,656
Less: Fixed Cost:												
Electricity bill		700	8,400		750	9,000		750	9,000		750	9,000
Generator bill		120	1,440		120	1,440		120	1,440		120	1,440
Salary-Self		8,000	96,000		9,000	108,000		10,000	120,000		11,000	132,000
Salary-Staff		800	9,600		900	10,800		1,000	12,000		1,100	13,200
Depreciation Expenses		842	10,100		842	10,100		842	10,100		842	10,100
Ownership Transfer Fees		-	-		-	10,000		833	10,000		1,667	20,000
(D) Total Fixed Cost		10,462	125,540		11,612	149,340		13,545	162,540		15,478	185,740
(C-D) Net Profit:		9,038	108,460		9,838	108,060		12,195	146,340		15,410	184,916
Cumulative Net Profit:			108,460			216,520			362,860			547,776

BREAK EVEN POINT ANALYSIS

Particulars	Monthly	Yearly
Contribution Margin Ratio: (CM/Seles)	15%	15%
Break Even Point (BEP):	10,462	125,540
	15%	15%
Break Even Point (in Sales)	69,744	836,933

CASH FLOW (REC. & PAY.)

Particulars	Existing Business (BDT)	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)	Year 4 (BDT)
Cash Inflow					
New Investment	-	200,000	-	-	-
Net Profit	70,060	108,460	118,060	156,340	204,916
Depreciation	10,100	10,100	10,100	10,100	10,100
Opening Balance of Cash Surplus	-	80,160	198,720	276,880	393,320
Total Cash Inflow	80,160	398,720	326,880	443,320	608,336
Cash Outflow					
Purchase of Grocery Product	-	200,000	-	-	-
Investment Pay Back	-	-	50,000	50,000	100,000
Total Cash Outflow	-	200,000	50,000	50,000	100,000
Total Cash Surplus	80,160	198,720	276,880	393,320	508,336

OUTCOMES

- The business will start with BDT 800,000 and it is expected that by the end of four years after payback of investor's money the entrepreneur's capital will be BDT 1,147,776 .
- The business will serve the community by selling quality and in demand products and strive to improve every year.

RISK FACTORS

- Theft
- Local competition
- Political Unrest
- Fire

RISK MANAGEMENT

- Adequate precautions to be taken
- Proper security measures will be taken
- Close market watch to compete

**PHOTO
EXHIBITION**



পল্লীশিক্ষা ভ্যারাইটিস স্টোর

প্রোগ্রাম: পল্লীশিক্ষা প্রমোশনিক
কুমিল্লা - মুন্সিংগা, মেঘনা, গাইবান্ধা

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Thank You