

BAREK STORE



Project prepared by: Md. Mizanur Rahman Patwary
Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	BAREK
Age	:	10-01-1991 (24 Years)
Education, till to date	:	Class Five
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers & 1 Sister
Present Address	:	Vill: Parsi P.O: Kadamtoli 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	:	ASIYA
(iii) Father's name	:	LATE. ABDUL SEIKH
(iv) GB member's info	:	Branch: Beldoho Centre # 47 (Female), Member ID: 9677, Group No: 13 Member since: 30 Years First loan: 1,500 taka.
Further Information:	:	Existing loan: BDT 50,000 Outstanding loan: BDT 36,800
(v) Who pays GB loan installment	:	Elder Brother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Twelve years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Elder Brother Income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01778-176417
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Asiya is a member of Grameen Bank since 30 years. At first she took 1,500 taka loan from Grameen Bank. Asiya gradually took loan from GB. Utilize loan in her husband paddy business. She made two house. She also purchase 7.5 decimal land. Install a tube-well.

Proposed Nobin Udyokta Business Info

Business Name	:	BAREK STORE
Location	:	Kadamtoli bazar, Tangail
Total Investment in BDT	:	1,15,000 taka
Financing	:	Self BDT 65,000 (from existing business) 57% Required Investment BDT 50,000 (as equity) 43%
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; Tea, Biscuit, Chanachur, Soft drinks, Chips, Soap, Oil, Cosmetics etc.▪Average 30% gain on Tea & biscuit sales.▪Average 15% gain on other item sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Company agent.▪Agreed grace period is 4 months.

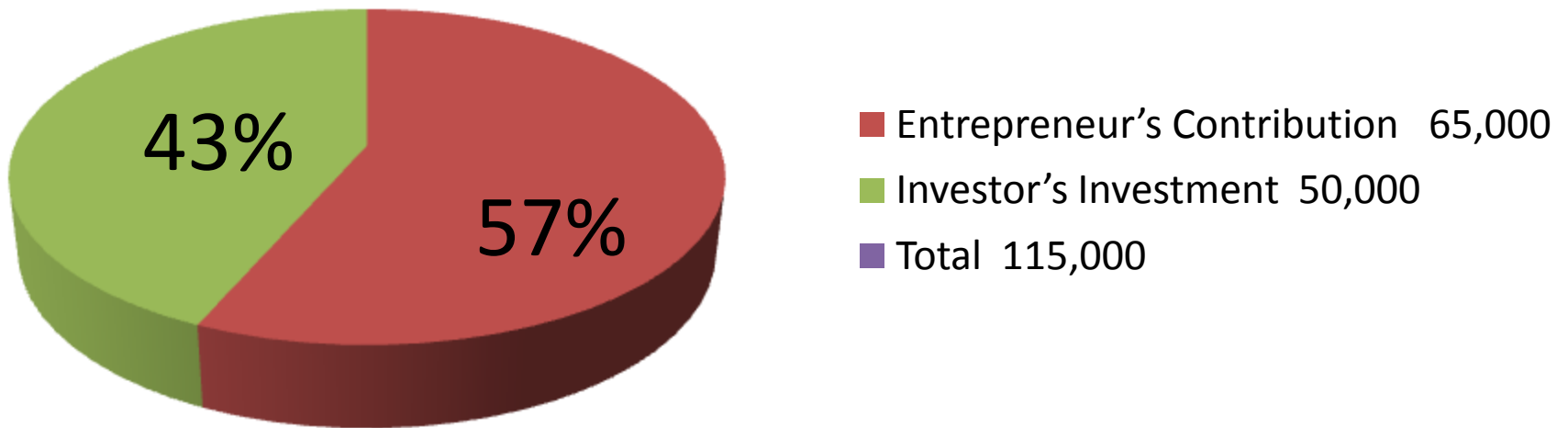
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tea, Biscuit	800	24,000	288,000
Chips, Chanachur, Soap, Oil, Vasline	500	15,000	180,000
Total Sales (A)	1,300	39,000	468,000
Less. Variable Expense			
Tea, Biscuit	560	16,800	201,600
Chips, Chanachur, Soap, Oil, Vasline	425	12,750	153,000
Total variable Expense (B)	985	29,550	354,600
Contribution Margin (CM) [C=(A-B)]	315	9,450	113,400
Less. Fixed Expense			
Rent		700	8,400
Electricity Bill		400	4,800
Guard		100	1,200
Mobile Bill & Entertainment		700	8,400
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,900	82,800
Net Profit (E) [C-D]		2,550	30,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chips, Biscuit, Chanachur, Oil, Soap, Cream, Lotion, Powder etc	20,000	50,000	70,000
Fridge	30,000	-	30,000
Rack, Showcase	10,000	-	10,000
Television	5,000	-	5,000
Total	65,000	50,000	1,15,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Tea, Biscuit	1,000	30,000	360,000	378,000	396,900
Chips, Chanachur, Soap, Oil, Lotion, Powder	1,000	30,000	360,000	378,000	396,900
Total Sales (A)	2,000	60,000	720,000	756,000	793,800
Less. Variable Expense					
Tea, Biscuit	700	21,000	252,000	264,600	277,830
Chips, Chanachur, Soap, Oil, Lotion, Powder	850	25,500	306,000	321,300	337,365
Total variable Expense (B)	1,550	46,500	558,000	585,900	615,195
Contribution Margin (CM) [C=(A-B)]	450	13,500	162,000	170,100	178,605
Less. Fixed Expense					
Rent		700	8,400	8,400	8,400
Electricity Bill		400	4,800	4,800	4,800
Guard		100	1,200	1,200	1,200
Mobile Bill & SMS Monitoring & Entertainment		850	10,200	10,200	10,200
Salary (self)		6,000	72,000	72,000	72,000
Non Cash Item					
Depreciation		625	7,500	7,500	7,500
Total Fixed Cost		8,675	104,100	104,100	104,100
Net Profit (E) [C-D]		4,825	57,900	66,000	74,505
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	57,900	66,000	74,505
1.3	Depreciation (Non cash item)	7,500	7,500	7,500
1.4	Opening Balance of Cash Surplus		45,400	98,900
	Total Cash Inflow	115,400	118,900	180,905
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	45,400	98,900	160,905

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures





FAMILY PICTURE

