

SAHA STORE



Grameen Shakti SamaJik Byabosha Ltd.

PINKU SAHA

NOBIN UDYOKTA (New Entrepreneur)



BRIEF BIO OF THE PROMOTER

| | |
|---------------------------------------|---|
| Name | PINKU SAHA |
| Mother's Name | CHAINA SAHA |
| Age | 03-12-1989 (25 Years) |
| Education Qualification | Honors 2 nd Year (Management) |
| Contact No. | 01721-925977, 01620-313132 |
| Marital Status | Single |
| Address | Vill: Hamidpur, P.O: Kalihati P.S: Ghatail Dist: Tangail |
| Father (Grameen Bank Borrower) | BHAJON CHANDRA SAHA Member ID: 7361 , Centre No. 44 (Male), Group No.: 11 Branch: Brahmmonshason GB Member: 21-12-2005 (9 Years) Mobile Member: None Last Withdrawn Loan: 70,000 taka Outstanding Loan: 40,000 taka |
| Experience | Eight years experience in running business. He is now interested to scale up his business. |
| Source | Grameen Shakti Samajik Byabosha Ltd. |

Picture of NOBIN UDYOKTA & FATHER



PROJECT SUMMERY



- ✓ Running a grocery shop with an experience of eight years.
- ✓ All kinds of Consumer product like; Milk, Soft Drinks, Biscuits, Chanachur, Chips, Soap, Horlics, Toothpaste, etc. are available.
- ✓ Cosmetics item also available.
- ✓ Provide Flexi-Load Service.
- ✓ 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 shop is rented.
- ✓ This shop is situated in the Hamidpur Bazar.
- ✓ The entrepreneur source of income only from this shop.

Existing Business

BDT (TK)

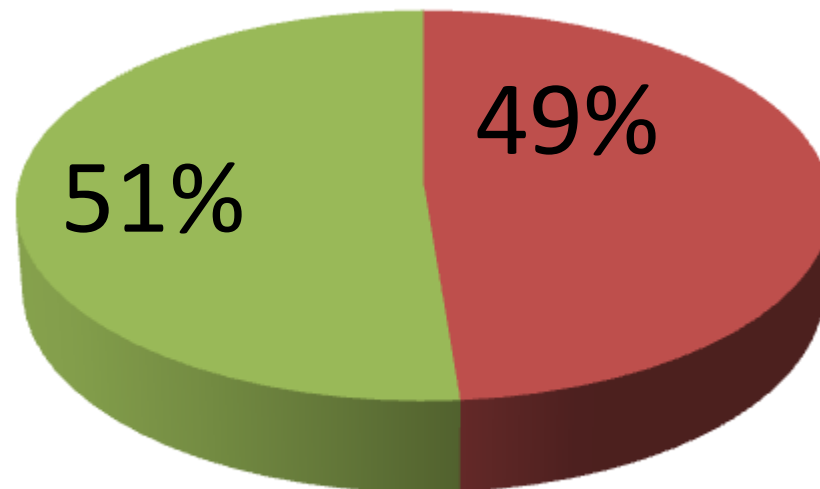
| Particular | Daily | Monthly | Yearly |
|--|--------------|----------------|------------------|
| Revenue (sales) | | | |
| Milk, Soft Drinks, Biscuit, Chanachur, Soap | 2,420 | 72,600 | 871,200 |
| Cosmetics, Horlics, Toothpaste, Ice-Cream, Perfume | 1,980 | 59,400 | 712,800 |
| Flexi Load | 108 | 3,240 | 38,880 |
| Total Sales (A) | 4,508 | 135,240 | 1,622,880 |
| Less. Variable Expense | | | |
| Milk, Soft Drinks, Biscuit, Chanachur, Soap | 2,200 | 66,000 | 792,000 |
| Cosmetics, Horlics, Toothpaste, Ice-Cream, Perfume | 1,800 | 54,000 | 648,000 |
| Total variable Expense (B) | 4,000 | 120,000 | 1,440,000 |
| Contribution Margin (CM) [C=(A-B)] | 508 | 15,240 | 182,880 |
| Less. Fixed Expense | | | |
| Rent | | 3,000 | 36,000 |
| Electricity Bill | | 1,500 | 18,000 |
| Generator Bill | | 200 | 2,400 |
| Transportation | | 800 | 9,600 |
| Guard | | 120 | 1,440 |
| Mobile Bill & Others | | 500 | 6,000 |
| Total fixed Cost (D) | | 6,120 | 73,440 |
| Net Profit (E) [C-D] | | 9,120 | 109,440 |

Investment Breakdown

| Particulars | Existing | proposed | proposed Total |
|---|-----------------|-----------------|---------------------------|
| Milk, Soft Drinks, Chanachur, Soap | 1,00,000 | 1,00,000 | 2,00,000 |
| Cosmetics, Perfume, Tooth- Paste, Ice-cream | 80,000 | 1,00,000 | 1,80,000 |
| Flexi-Load | 10,000 | - | 10,000 |
| Total | 1,90,000 | 2,00,000 | 3,90,000 |

Source of Finance

- Entrepreneur's Contribution 190,000
- Investor's Investment 200,000
- Total 390,000



Financial Projection

BDT (TK)

| Particular | Daily | Monthly | 1st Year | 2nd Year(+5%) | 3rd year (+5%) |
|--|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| Milk, Soft Drinks, Biscuit, Chanachur, Soap | 4,070 | 122,100 | 1,465,200 | 1,538,460 | 1,615,383 |
| Cosmetics, Horlics, Toothpaste, Ice-Cream, Perfume | 3,410 | 102,300 | 1,227,600 | 1,288,980 | 1,353,429 |
| Flexi Load | 162 | 4,860 | 58,320 | 61,236 | 64,298 |
| Total Sales (A) | 7,642 | 229,260 | 2,751,120 | 2,888,676 | 3,033,110 |
| Less. Variable Expense | | | | | |
| Milk, Soft Drinks, Biscuit, Chanachur, Soap | 3,700 | 111,000 | 1,332,000 | 1,398,600 | 1,468,530 |
| Cosmetics, Horlics, Toothpaste, Ice-Cream, Perfume | 3,100 | 93,000 | 1,116,000 | 1,171,800 | 1,230,390 |
| Total variable Expense (B) | 6,800 | 204,000 | 2,448,000 | 2,570,400 | 2,698,920 |
| Contribution Margin (CM) [C=(A-B)] | 842 | 25,260 | 303,120 | 318,276 | 334,190 |
| Less. Fixed Expense | | | | | |
| Rent | | 3,000 | 36,000 | 37,800 | 39,690 |
| Electricity Bill | | 1,500 | 18,000 | 18,900 | 19,845 |
| Generator Bill | | 200 | 2,400 | 2,520 | 2,646 |
| Transportation | | 1,000 | 12,000 | 12,600 | 13,230 |
| Guard | | 120 | 1,440 | 1,512 | 1,588 |
| Salary (self) | | 3,000 | 36,000 | 37,800 | 39,690 |
| Mobile Bill & SMS Monitoring | | 600 | 7,200 | 7,560 | 7,938 |
| Total fixed Cost (D) | | 9,420 | 113,040 | 118,692 | 124,627 |
| Net Profit (E) [C-D] | | 15,840 | 190,080 | 199,584 | 209,563 |
| Investment Payback | | | 80,000 | 80,000 | 80,000 |

Project Objectives

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graph LR; A[Project Objectives] --- B[Self employment for the promoter]; A --- C[Create employment opportunity for others]; A --- D[To provide best service in the community.]; A --- E[Contribute in improving of socio-economic condition];
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Self employment for the promoter

Create employment opportunity for others

To provide best service in the community.

Contribute in improving of socio-economic condition

Risk Factor & Risk Management

Risk Factor

- ❖ Theft.
- ❖ Political unrest (Strike & Blockade).

Risk Management

- ❖ Proper Security measure will be taken.

THANK YOU

Grameen Shakti SamaJik Byabosha Ltd.

&

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