

ALLAHAR DAN GENERAL STORE



Business Picture



SHAHRIAR HOSEN SHAMEEM

NOBIN UDYOKTA (New Entrepreneur)



BRIEF BIO OF THE PROMOTER

Name	SHAHRIAR HOSEN SHAMEEM
Father's Name	HUMAYUN KOBIR
Age	01 - 06 -1996 (<i>18 Years</i>)
Contact No.	01832-887100
Marital Status	Single
Address	Vill: Tolna, P.O: Tolna P.S: Khilkhet Dist: Dhaka
Mother (Grameen Bank Borrower)	JAHANARA BOKUL Member ID: 2644 , Centre No. 13 (Female), Group No.: 06 Branch: Dokshinkhan Uttara GB Member: 02- 03-2005 (<i>9 Years</i>) Outstanding Loan: 1,25,000 taka
Education Qualification	H.S.C
Experience	Two year five months experience in running business. He is now interested to scale up his business.
Source	Grameen Shakti Samajik Byabosha Ltd.

Picture of NOBIN UDYOKTA & MOTHER



PROJECT SUMMERY



- ✓ Running a grocery shop with an experience of two year five month.
- ✓ All kinds of Consumer product like; Rice, Pulse, Flour, Oil, Sugar, Salt, Egg, Soft Drinks, etc. are available.
- ✓ Cosmetics Item also available.
- ✓ Average 10% gain on sales.
- ✓ Business will be increase from the second year 3% gradually.
- ✓ The entrepreneur father rearing cow and he also sit in the shop in noon. For this reason he took 4,000 taka for maintaining his family.
- ✓ The entrepreneur has no other source of income.
- ✓ The Business is operate by the entrepreneur. Existing no employee.
- ✓ Collects products from Tongi, Ichapura Dhaka.

Existing Business BDT (TK)

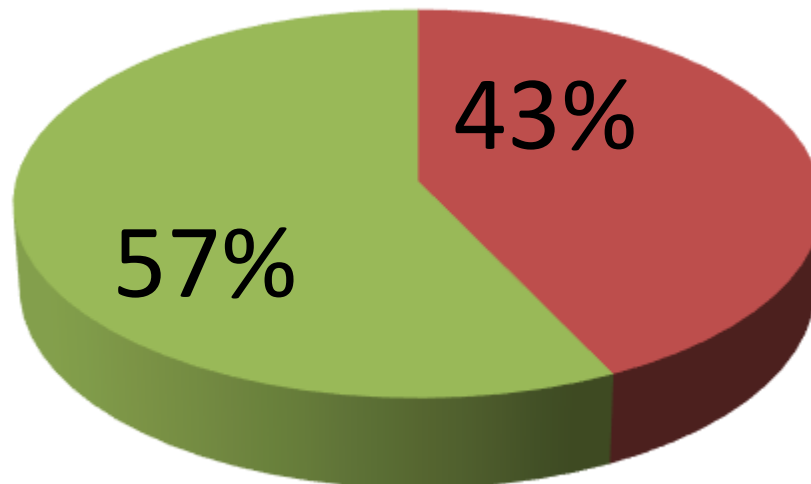
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sale Rice, Pulse, Oil, Sugar, Onion, Chili, Turmaric, Garlic	3,024	90,720	1,088,640
Sale Soap, Biscuit, chips, Cake, Soft Drinks & Cosmetics	2,576	77,280	927,360
Total Sales (A)	5,600	168,000	2,016,000
Less. Variable Expense			
Purchase Rice, Pulse, Oil, Sugar, Onion, Chili, Turmaric, Garlic	2,700	81,000	972,000
Purchase Soap, Biscuit, chips, Cake, Soft Drinks & Cosmetics	2,300	69,000	828,000
Total variable Expense (B)	5,000	150,000	1,800,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		1,500	18,000
Transportation		1,000	12,000
Salary (Staff)		4,000	48,000
Mobile & Others		750	9,000
Depreciation		250	3,000
Total fixed Cost (D)		11,500	138,000
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Particulars	Existing	proposed	proposed Total
Rice, Pulse, Oil, Sugar, Chili, Onion, Turmeric,	70,000	1,00,000	1,70,000
Soap, Biscuit, Chips, Cake, Soft Drinks & Milk	20,000	30,000	50,000
Fridge	20,000	-	20,000
Cosmetics & Others	40,000	70,000	1,10,000
Total	1,50,000	2,00,000	3,50,000

Means of Finance

- Entrepreneur's Contribution 150,000
- Investor's Investment 200,000
- Total 350,000



Financial Projection BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+3%)	3rd year (+3%)
Revenue (sales)					
Sale Rice, Pulse, Oil, Sugar, Onion, Chili, Turmaric, Garlic	4,300	129,000	1,548,000	1,594,440	1,642,273
Sale Soap, Biscuit, chips, Cake, Soft Drinks & Cosmetics	3,540	106,200	1,274,400	1,312,632	1,352,011
Total Sales (A)	7,840	235,200	2,822,400	2,907,072	2,994,284
Less. Variable Expense					
Purchase Rice, Pulse, Oil, Sugar, Onion, Chili, Turmeric, Garlic	3,840	115,200	1,382,400	1,423,872	1,466,588
Purchase Soap, Biscuit, chips, Cake, Soft Drinks & Cosmetics	3,160	94,800	1,137,600	1,171,728	1,206,880
Total variable Expense (B)	7,000	210,000	2,520,000	2,595,600	2,673,468
Contribution Margin (CM) [C=(A-B)	840	25,200	302,400	311,472	320,816
Less. Fixed Expense					
Rent		4,000	48,000	49,440	50,923
Electricity Bill		1,500	18,000	18,540	19,096
Transportation		1,000	12,000	12,360	12,731
Salary (Staff)		4,000	48,000	49,440	50,923
Salary (Employee)		3,000	36,000	37,080	38,192
Depreciation		250	3,000	3,090	3,183
Mobile Bill & Others		750	9,000	9,270	9,548
Total fixed Cost (D)		14,500	174,000	179,220	184,597
Net Profit (E) [C-D)		10,700	128,400	132,252	136,220
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.

A wooden tag with a hole on the left side, featuring the text "THANK YOU" and "Grameen Shakti SamaJik Byabosha Ltd." The tag is made of light-colored wood with a visible grain. The text is engraved in a dark brown color. The tag has a hole on the left side, and the top and bottom edges are slightly rounded.

THANK YOU

Grameen Shakti SamaJik Byabosha Ltd.