

AMINUL STORE

MINI-MART STORE



BRIEF BIO OF THE ENTREPRENEUR

Name	:	Md. Aminul Islam
Age	:	19 years
Marital Status and family information	:	Unmarried
Address	:	Vill: Horishor, Post: Balapara, Union: Balapara, Upazila: Kawnia, Dist: Rangpur
Father	:	Md. Muslim Uddin
Mother	:	Afroza Begum
(Grameen Bank Borrower)		Branch name: Balapara, Rangpur, Centre # 25/Mo, Loan no.# 3208 Member since January 18, 2010 Existing Loan – BDT 14,000, {loan used by mother for taking lease of land (Tk.9,000) and son’s (Tk.5000) business}, Outstanding- Tk.3,000 Others Loan: nil
Proposed Salary and utilization	:	Salary BDT 4000, will be used to meet his own, family expenses and part of GB loan payback.
Education	:	HSC
Experience	:	He has 2 (two) years experience in general retail business. Entrepreneur started his business with BDT 10,000 (ten thousand) and now it’s value is BDT 24,400 (twenty four thousand four hundred).
Source	:	Grameen Telecom Trust (GTT).

PROPOSED BUSINESS BRIEFING

- Business Name : *Aminul Store*
- Shop location: Tokipol Bazar, Kawnia, Rangpur
- Total Investment: **BDT 124,400**
 - ❖ Financing
 - ❖ Self BDT 24,400 (from existing business)
 - ❖ Required Investment BDT 100,000 (as equity)
- **Implementation:**

Scaling up with different items like Rice, Oil, Biscuit, Cake, sugar, mustard, salt, washing powder, baby foods, soap etc. targeting break even point within the **first year** & pay back period is estimated to be within **four years**.

EXISTING BUSINESS

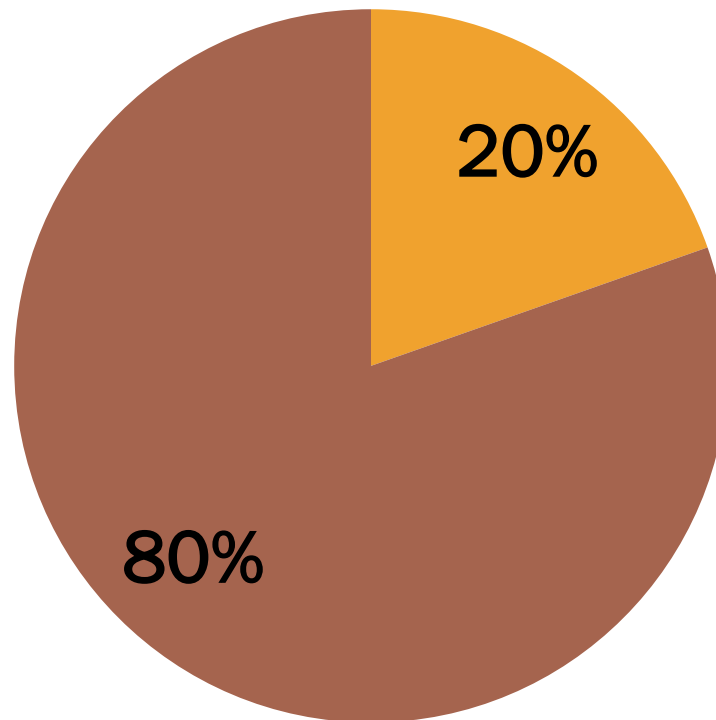
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Estimated sales revenue	1,500	39,000	468,000
Total Sales (A)	1,500	39,000	468,000
Calculation of Variable Cost:			
<i>Less: Variable Cost:</i>			
Estimated cost of sales	1,275	33,150	397,800
Total Variable Cost (B)	1,275	33,150	397,800
Contribution Margin (CM) [C=(A-B)]	225	5,850	70,200
<i>Less: Fixed Cost:</i>			
Shop rent (Self)		-	-
Electricity bill		350	4,200
Generator bill		150	1,800
Salary- own		4,000	48,000
Others		600	7,200
Depreciation Expenses		62	740
(D) Total Fixed Cost		5,162	61,940
(C-D) Net Profit:		688	8,260
Cumulative Net Profit:			8,260

INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Cosmetics item	4,000	20,000	24,000
Sugar, Salt, various Oil, Betel leaf, Betel nut, Vermicelli	5,000	27,000	32,000
Rice, Mustard oil, Oral saline	2,000	20,000	22,000
Biscuit, Cake, Chocolates, Chips, Egg	2,000	15,000	17,000
Washing powder, Coil, Soap, Toothpaste,	4,000	15,000	19,000
Weight Machine	2,400	-	2,400
Furniture, Fixtures & Decoration	5,000	3,000	8,000
Total Capital	24,400	100,000	124,400

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 20,000
- Investor's Investment BDT 1,00,000
- Total BDT 1,20,000



KEY ASSUMPTIONS

- Sales growth will be 35% in the 1st year of capital injection and 10% in every year thereafter.
- Gross profit on products on an average is 15%.
- Depreciation charged on furniture @ 10% and 10% on weight machine.

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	2,025	52,650	631,800	2,228	57,915	694,980	2,450	63,707	764,478	2,695	70,077	840,926
Total Sales (A)	2,025	52,650	631,800	2,228	57,915	694,980	2,450	63,707	764,478	2,695	70,077	840,926
Calculation of Variable Cost:												
Less: Variable Cost:												
Estimated cost of sales	1,721	44,753	537,030	1,893	49,228	590,733	2,083	54,151	649,806	2,291	59,566	714,787
Total Variable Cost (B)	1,721	44,753	537,030	1,893	49,228	590,733	2,083	54,151	649,806	2,291	59,566	714,787
Contribution Margin (CM) [C=(A-B)]	304	7,898	94,770	334	8,687	104,247	368	9,556	114,672	404	10,512	126,139
Less: Fixed Cost:												
Shop rent (Self)		-	-		-	-		-	-		-	-
Electricity bill		350	4,200		400	4,800		450	5,400		500	6,000
Generator bill		150	1,800		170	2,040		170	2,040		170	2,040
Salary- own		4,000	48,000		4,500	54,000		5,000	60,000		5,500	66,000
Others		600	7,200		600	7,200		600	7,200		600	7,200
Depreciation Expenses		87	1,040		87	1,040		87	1,040		87	1,040
Ownership Transfer Fees		-	-		278	3,333		694	8,333		694	8,333
(D) Total Fixed Cost		5,187	62,240		6,034	72,413		7,001	84,013		7,551	90,613
(C-D) Net Profit:		2,711	32,530		2,653	31,834		2,555	30,658		2,960	35,526
Cumulative Net Profit:			32,530			64,364			95,022			130,548

CASH FLOW (REC. & PAY.)

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>
Cash Inflow				
Investment Infusion by Investor	100,000	-	-	-
Net Profit (Ownership transfer fee added back)	32,530	35,167	38,992	43,859
Depreciation	1,040	1,040	1,040	1,040
Opening Balance of Cash Surplus	-	33,570	49,777	39,809
Total Cash Inflow	133,570	69,777	89,809	84,708
Cash Outflow				
Purchase of Products	100,000	-	-	-
Investment Pay Back (Including Ownership transfer fee)	-	20,000	50,000	50,000
Total Cash Outflow	100,000	20,000	50,000	50,000
Total Cash Surplus	33,570	49,777	39,809	34,708

BREAK EVEN POINT ANALYSIS

Particulars	Monthly	Yearly
Contribution Margin Ratio: (CM/Sales)	15%	15%
Break Even Point (BEP)	5,187	62,240
	15%	15%
Break Even Point (in BDT.)	34,578	414,933

SWOT ANALYSIS

Strength

1. Employment- self-1, Family-0, Others-0;
2. Experience and skill;
3. Quality products;
4. He has permanent retail customer;
5. Trade license & ownership in own name;
6. Good reputation.

Weakness

1. Credit sales;
2. Systematic record keeping.

Opportunity

1. Good demand of products;
2. Scope of more employment;
3. After 4 years the capital of entrepreneur will be **BDT 154,948** excluding payback of investor's money.

Threat

1. Local competitor;
2. Theft;
3. Fire.









Thank You