

SAIFUL GROCERY SHOP



BRIEF BIO OF THE PROPONENT

- Name : Shaiful Islam
- Address : Chillmari, Rangpur
- Mother : (GB borrower), Boro Shalgor,
Centre # 26/M
- Educational Qualification : Passed class 8
- Experience : 4 (Four) years experience in
grocery shop business . Proponent
started his business with Tk.
1,00,000.00 (One Lac). Now it's
value is Tk. 3,00,000.00

SHOP BRIEFING

- Proposed Shop : Grocery shop products selling
- Shop location: Village market adjacent to my home, Chillmari, Korigram
- Shop Cost: Tk. 70,00,000
- Shop Finance: Self Tk. 3,00,000 (Existing Business) + Support fund Tk.7,00,000 (as equity)
- **Shop Implementation:**
- The shop will start with different items of grocery products targeting break even point within first year & pay back period is estimated four years.

SHOP OBJECTIVES

- Self employment for the proponent;
- Create employment opportunity for others (especially for Grameen Borrower's family) ;
- Provide necessary goods demand in the community;
- Selling suitable and environment supported products for better environment;
- Contribute in improving of socio-economic condition.

PROJECT COST

Particulars	Amount (BDT)
Newly purchased grocery	6,85,000.00
Exiting stock of grocery	2,50,000.00
Additional Fixture and Fittings	15,000.00
Existing Fixture and Fittings	50,000.00
Total Project Cost	<u>10,00,000.00</u>

FINANCIAL PROJECTION

Item	Year -1 (EB) (BDT)	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)	Year 4 (BDT)
Revenue					
Seles of Goods	32,40,000.00	54,00,000.00	59,40,000.00	65,34,000.00	71,87,400.00
Sub Total	32,40,000.00	54,00,000.00	59,40,000.00	65,34,000.00	71,87,400.00
Expenses					
Purchasing Products	30,13,200.00	50,22,000.00	55,24,200.00	60,76,620.00	66,84,282.00
Shop Rent	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Electricity	3,600.00	3,600.00	3,600.00	3,600.00	3,600.00
Salary	96,000.00	1,20,000.00	1,20,000.00	1,20,000.00	1,20,000.00
Others	7,200.00	7,200.00	7,200.00	7,200.00	7,200.00
Depreciation	13,000.00	13,000.00	13,000.00	13,000.00	13,000.00
Sub Total	31,45,000.00	51,77,800.00	56,80,000.00	62,32,420.00	68,40,082.00
Net Profit	<u>95,000.00</u>	<u>2,22,200.00</u>	<u>2,60,000.00</u>	<u>3,01,580.00</u>	<u>3,47,318.00</u>
Cumulative Profit	<u>95,000.00</u>	<u>2,22,200.00</u>	<u>4,82,200.00</u>	<u>7,83,780.00</u>	<u>11,31,098.00</u>

PROJECTED CASH FLOW

	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>
<u>Receipts</u>				
Opening Balance	-	35,200.00	68,200.00	82,780.00
Capital Infusion by Entrepreneur	-	-	-	-
Capital Infusion by Investor	700,000.00	-	-	-
Revenue from selling Goods	5,400,000.00	5,940,000.00	6,534,000.00	7,187,400.00
Total Receipts	6,100,000.00	5,975,200.00	6,602,200.00	7,270,180.00
<u>Payments</u>				
Purchasing Grocery products	700,000.00			
Purchasing Products	5,022,000.00	5,524,200.00	6,076,620.00	6,684,282.00
Shop Rent	12,000.00	12,000.00	12,000.00	12,000.00
Electricity	3,600.00	3,600.00	3,600.00	3,600.00
Salary	120,000.00	120,000.00	120,000.00	120,000.00
Others	7,200.00	7,200.00	7,200.00	7,200.00
Generator	-	-	-	-
Repayment	200,000.00	240,000.00	300,000.00	100,000.00
Total Payments	6,064,800.00	5,907,000.00	6,519,420.00	6,927,082.00
Closing Balance	35,200.00	68,200.00	82,780.00	343,098.00

BASIC ASSUMPTION

- The shop will start with Tk. 10,00,000.00 and it is expected that by the end of five years after repayment to investor the entrepreneur will be left with Tk. **3,43,098.00**
- Selling in demand products and ensuring that the community gets healthy and quality grocery products.

RISK FACTORS

- Theft
- Local competition

RISK MANAGEMENT

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

Thank You

