

# SABBIR STORE



# BRIEF BIO DATA OF THE ENTREPRENEUR

- Name : Md. Shahin Alam
- Date of Birth : 1<sup>st</sup> June, 1981 (32 years)
- Address : Vill: Balabarihat Kisamatbanu , Post:Balabarihat,  
Union: Thanahat, Upozala: Chilmari, Dist: Kurigram
- Mother : Mrs. Salaha Begum, Kisamatbanu, Chilmari,  
*(Grameen Bank Borrower)* : Kurigram, Centre # 03/Mo, Loan no.: 1530  
Member since June 25, 2003  
Existing Loan – BDT 290,000 Outstanding- 98,350
- Educational Qualification : SSC Pass
- Experience : 9 (Nine) years experience in general retail  
business. Entrepreneur started his business with  
BDT 50,000 (fifty thousand) and now it's value is  
BDT 5,37,500 (five lacs thirty seven thousand five  
hundred)

# BUSINESS BRIEFING

- Proposed Business : Sabbir Store
- Shop location: Thana Hat Bazar
- Total Investment: **BDT 887,500**
  - ❖ Financing
  - ❖ Self BDT 537,500 (from existing business)
  - ❖ Required Investment BDT 350,000 (as equity)
- **Implementation:**

The business will start with different items and services such as grocery product, cosmetic items, bKash, flexi load, food items (for children) etc targeting break even point within the first year & pay back period is estimated to be five years.

# OBJECTIVES

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- Self employment for the entrepreneur;
- Create employment opportunities for others (especially for family members of Grameen Bank Borrowers) ;
- Provide quality goods to meet demand in the community;
- Contribute in improving socio-economic condition.

# INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Products Purchase	222,500	200,000	422,500
Investment in bkaash	170,000	110,000	280,000
Investment in Flexi-Load	15,000	-	15,000
Decoration	50,000	40,000	90,000
Advance Rent for Shop	50,000	-	50,000
Refrigerator	30,000	-	30,000
<b>Total Capital</b>	<b>537,500</b>	<b>350,000</b>	<b>887,500</b>

# MEANS OF FINANCE

<b>Particulars</b>	<b>Amount (Tk.)</b>	<b>%</b>
Entrepreneur's Contribution	537,500	61%
Investor's Investment	350,000	39%
<b>Total</b>	<b>887,500</b>	<b>100%</b>

# EXISTING BUSINESS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Estimated Income from Product Sales	3,500	91,000	1,092,000
Estimated Income from bkaash	462	12,000	144,000
Estimated Income from Flexi-Load	77	2,000	24,000
<b>Total Sales (A)</b>	<b>4,038</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Calculation of Variable Cost:</b>			
<b>Less: Variable Cost:</b>			
Estimated Variable Cost on Product	3,150	81,900	982,800
Estimated Variable cost on bkaash	-	-	-
Estimated Variable cost on Flexi-Load	-	-	-
<b>Total Variable Cost (B)</b>	<b>3,150</b>	<b>81,900</b>	<b>982,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>888</b>	<b>23,100</b>	<b>277,200</b>
<b>Less: Fixed Cost:</b>			
Shop Rent		700	8,400
Electricity bill		800	9,600
Salary		12,000	144,000
Entertainment		1,000	12,000
Depreciation Expenses		1,333	16,000
Ownership Transfer Fees		-	-
<b>(D) Total Fixed Cost</b>		<b>15,833</b>	<b>190,000</b>
<b>(C-D)Net Profit:</b>		<b>7,267</b>	<b>87,200</b>

# KEY ASSUMPTIONS (I/S)

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- Sales growth will be 20% in 1<sup>st</sup> year and 10% in every year after injecting additional investment.
- Gross Profit on products on an average is 10%.



# FINANCIAL PROJECTION

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)			Year 5 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Income from Product Sales	4,200	109,200	1,310,400	4,620	120,120	1,441,440	5,082	132,132	1,585,584	5,590	145,345	1,744,142	6,149	159,880	1,918,557
Est. Income from bkaash	554	14,400	172,800	609	15,840	190,080	670	17,424	209,088	737	19,166	229,997	811	21,083	252,996
Est. Income from Flexi-Load	77	2,000	24,000	77	2,000	24,000	77	2,000	24,000	77	2,000	24,000	77	2,000	24,000
<b>Total Sales (A)</b>	<b>4,831</b>	<b>125,600</b>	<b>1,507,200</b>	<b>5,306</b>	<b>137,960</b>	<b>1,655,520</b>	<b>5,829</b>	<b>151,556</b>	<b>1,818,672</b>	<b>6,404</b>	<b>166,512</b>	<b>1,998,139</b>	<b>6,960</b>	<b>180,963</b>	<b>2,195,553</b>
<b>Less: Variable Cost:</b>															
Est. Variable Cost on Product	3,780	98,280	1,179,360	4,158	108,108	1,297,296	4,574	118,919	1,427,026	5,031	130,811	1,569,728	5,534	143,892	1,726,701
Est. Variable cost on bkaash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Est. Variable cost on Flexi-Load	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Variable Cost (B)</b>	<b>3,780</b>	<b>98,280</b>	<b>1,179,360</b>	<b>4,158</b>	<b>108,108</b>	<b>1,297,296</b>	<b>4,574</b>	<b>118,919</b>	<b>1,427,026</b>	<b>5,031</b>	<b>130,811</b>	<b>1,569,728</b>	<b>5,534</b>	<b>143,892</b>	<b>1,726,701</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,051</b>	<b>27,320</b>	<b>327,840</b>	<b>1,148</b>	<b>29,852</b>	<b>358,224</b>	<b>1,255</b>	<b>32,637</b>	<b>391,646</b>	<b>1,373</b>	<b>35,701</b>	<b>428,411</b>	<b>1,426</b>	<b>37,071</b>	<b>468,852</b>
<b>Less: Fixed Cost:</b>															
Shop Rent		700	8,400		800	9,600		900	10,800		1,000	12,000		1,100	13,200
Electricity bill		1,000	12,000		1,200	14,400		1,300	15,600		1,400	16,800		1,500	18,000
Salary		12,000	144,000		14,000	168,000		15,000	180,000		16,000	192,000		17,000	204,000
Entertainment		1,000	12,000		1,200	14,400		1,400	16,800		1,600	19,200		1,800	21,600
Depreciation Expenses		1,833	22,000		1,833	22,000		1,833	22,000		1,833	22,000		1,833	22,000
Ownership Transfer Fees		-	-		-	10,000		1,667	20,000		1,667	20,000		1,667	20,000
<b>(D) Total Fixed Cost</b>		<b>16,533</b>	<b>198,400</b>		<b>19,033</b>	<b>238,400</b>		<b>22,100</b>	<b>265,200</b>		<b>23,500</b>	<b>282,000</b>		<b>24,900</b>	<b>298,800</b>
<b>(C-D) Net Profit:</b>		<b>10,787</b>	<b>129,440</b>		<b>10,819</b>	<b>119,824</b>		<b>10,537</b>	<b>126,446</b>		<b>12,201</b>	<b>146,411</b>		<b>12,171</b>	<b>170,052</b>
<b>Cumulative Net Profit:</b>			<b>129,440</b>			<b>249,264</b>			<b>375,710</b>			<b>522,121</b>			<b>692,174</b>

# BREAK EVEN POINT ANALYSIS

Particulars	Monthly	Yearly
<b>Contribution Margin Ratio: (CM/Seles)</b>	22%	22%
<b>Break Even Point (BEP):</b>	16,533	198,400
	22%	22%
<b>Break Even Point (in Tk.)</b>	<b>76,010</b>	<b>912,117</b>

# CASH FLOW (REC. & PAY.)

<i>Particulars</i>	<i>Existing Business(BDT)</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>	<i>Year 5 (BDT)</i>
<b>Cash Inflow</b>						
New Investment	-	350,000	-	-	-	-
Net Profit	87,200	129,440	129,824	146,446	166,411	190,052
Depreciation	16,000	57,900	57,900	57,900	57,900	57,900
Opening Balance of Cash Surplus	-	103,200	290,540	418,264	502,610	606,921
<b>Total Cash Inflow</b>	<b>103,200</b>	<b>640,540</b>	<b>478,264</b>	<b>622,610</b>	<b>726,921</b>	<b>854,874</b>
<b>Cash Outflow</b>						
Purchase of Grocery Product	-	200,000	-	-	-	-
Investment in bikash	-	110,000	-	-	-	-
Decoration (Fixtures and Fittings)	-	40,000	-	-	-	-
Investment Pay Back	-	-	60,000	120,000	120,000	120,000
<b>Total Cash Outflow</b>	<b>-</b>	<b>350,000</b>	<b>60,000</b>	<b>120,000</b>	<b>120,000</b>	<b>120,000</b>
<b>Total Cash Surplus</b>	<b>103,200</b>	<b>290,540</b>	<b>418,264</b>	<b>502,610</b>	<b>606,921</b>	<b>734,874</b>

# OUTCOMES

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- The business will start with BDT 887,500 and it is expected that by the end of five years after payback of investor's money the entrepreneur's capital will be BDT 1,229,674.
- The business will serve the community by selling quality and in demand products and strive to improve every year.

# RISK FACTORS

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- Theft
- Local competition
- Political Unrest

# RISK MANAGEMENT

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

**PHOTO  
EXHIBITION**















**Thank You**