

MOYNA BAG HOUSE



BRIEF BIO DATA OF THE ENTREPRENEUR

Name	:	Mst. Hosne Ara Begum
Age	:	25 years
Address	:	Vill: Horishor, Post: Kawnia, Upazila: Kawnia, District: Rangpur
Mother <i>(Grameen Bank Borrower)</i>	:	Mrs. Majeda Begum Centre name: Modopur, Kawnia, Centre # 20/Mo, Group no.08, Loan no.: 9659 Member since 2008 Existing Loan – BDT 80,000 Outstanding- 28,000
Education	:	Class Ten
Experience	:	10 (ten) years experience in general retail & whole sale business with her husband. Entrepreneur started her business with BDT 1,800 (one thousand eight hundred) and now it's value is BDT 521,500 (five lacs twenty one thousand five hundred). Now she is interested to scale up her running business.

BUSINESS BRIEFING

- Proposed Business : Moyna Bag House
- Shop location: Bapari plaza, Thana road, Kawnia, Rangpur
- Total Investment: **BDT 921,500**
 - ❖ Financing
 - ❖ Self BDT 521,500 (from existing business)
 - ❖ Required Investment BDT **400,000** (as equity)
- **Implementation:**

The business is running with different items such as bags, charger light, belt, electronics products, toys, cosmetic items etc. targeting break even point within the **first year** & pay back period is estimated to be **four years**.

OBJECTIVES

- Become a Prominent Nobin Udyokta;
- Self employment for the entrepreneur;
- Create employment opportunities for 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)
Investment in Products	400,000	345,000	745,000
Advance for shop	45,000	55,000	100,000
Solar panel	16,500	-	16,500
Furniture Fixture & Decoration	60,000	-	60,000
Total Capital	521,500	400,000	921,500

MEANS OF FINANCE

Particulars	Amount (BDT)	%
Entrepreneur's Contribution	521,500	57%
Investor's Investment	400,000	43%
Total	921,500	100%

EXISTING BUSINESS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Estimated Sales Revenue (Retail & Wholesale)	5,000	130,000	1,560,000
Total Sales (A)	5,000	130,000	1,560,000
Less: Variable Cost:			
Estimated Variable Cost of Product	4,500	117,000	1,404,000
Total Variable Cost (B)	4,500	117,000	1,404,000
Contribution Margin [C=(A-B)]	500	13,000	156,000
Less: Fixed Cost:			
Electricity bill		300	3,600
Shop Rent		1,200	14,400
<i>Salary-Self</i>		3,000	36,000
<i>Night Guard</i>		100	1,200
<i>Depreciation Expenses</i>		775	9,300
Ownership Transfer Fees		-	-
Other Expenses		500	6,000
(D) Total Fixed Cost		5,875	70,500
(C-D)Net Profit:		7,125	85,500

KEY ASSUMPTIONS (I/S)

- Sales growth will be 50% in the 1st year of capital injection and 10% every year thereafter.
- Gross Profit on products on an average is 10%.
- Salary of entrepreneur will increase every year in the range of 08% to 10%.
- Depreciation has been charged on furniture @ 10% and Solar Panel @ 20%.

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 (Retail & Whole)	7,500	195,000	2,340,000	8,250	214,500	2,574,000	9,075	235,950	2,831,400	9,983	259,545	3,114,540
Total Sales (A)	7,500	195,000	2,340,000	8,250	214,500	2,574,000	9,075	235,950	2,831,400	9,983	259,545	3,114,540
Less: Variable Cost:												
Estimated Variable Cost of Product	6,750	175,500	2,106,000	7,425	193,050	2,316,600	8,168	212,355	2,548,260	8,984	233,591	2,803,086
Total Variable Cost (B)	6,750	175,500	2,106,000	7,425	193,050	2,316,600	8,168	212,355	2,548,260	8,984	233,591	2,803,086
Contribution Margin [C=(A-B)]	750	19,500	234,000	825	21,450	257,400	908	23,595	283,140	998	25,955	311,454
Less: Fixed Cost:												
Electricity bill		400	4,800		450	5,400		450	5,400		450	5,400
Shop Rent		1,320	15,840		1,584	19,008		1,584	19,008		1,901	22,810
Salary-Self		3,500	42,000		4,500	54,000		5,500	66,000		6,500	78,000
Night Guard		100	1,200		100	1,200		150	1,800		150	1,800
Depreciation Expenses		775	9,300		775	9,300		775	9,300		775	9,300
Ownership Transfer Fees		-	-		1,389	16,667		2,500	30,000		2,778	33,333
Other Expenses		600	7,200		700	8,400		800	9,600		900	10,800
(D) Total Fixed Cost		6,695	80,340		9,498	113,975		11,759	141,108		13,454	161,443
(C-D) Net Profit:		12,805	153,660		11,952	143,425		11,836	142,032		12,501	150,011
Cumulative Net Profit:			153,660			297,085			439,117			589,128

BREAK EVEN POINT ANALYSIS

Particulars	Monthly	Yearly
Contribution Margin Ratio: (CM/Sales)	10%	10%
Break Even Point (BEP):	6,695	80,340
	10%	10%
Break Even Point (in BDT)	66,950	803,400

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>
Cash Inflow					
New Investment	-	400,000	-	-	-
Net Profit (share transfer fee added back)	85,500	153,660	160,092	172,032	183,344
Depreciation	9,300	9,300	9,300	9,300	9,300
Opening Balance of Cash Surplus	-	94,800	257,760	327,152	328,484
Total Cash Inflow	94,800	657,760	427,152	508,484	521,128
Cash Outflow					
Purchase of Grocery Product	-	345,000	-	-	-
Refrigerator	-	55,000	-	-	-
Decoration (Fixtures and Fittings)	-	-	-	-	-
Investment Pay Back (including share transfer fee)	-	-	100,000	180,000	200,000
Total Cash Outflow	-	400,000	100,000	180,000	200,000
Total Cash Surplus	94,800	257,760	327,152	328,484	321,128

OUTCOMES

- The business will start with BDT 921,500 and it is expected that by the end of four years after payback of investor's money the entrepreneur's capital will be BDT 1,110,628.
- The business will serve the community by selling quality and in demand products and strive to improve every year.

RISK FACTORS

- Theft
- Local competition
- Political Unrest
- Fire

RISK MANAGEMENT

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



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ব্যাগ ও
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ক্যাপারী প্লাজা, থানা জোড়,
কাউনিয়া, রংপুর।







Thank You