

LITON VARIETIES STORE



27th Design Lab
31 August 2014

Grameen Shakti SamaJik Byabosha Ltd.

BUSINESS PICTURE



LITON

NOBIN UDYOKTA (New Entrepreneur)



BRIEF BIO OF THE PROMOTER

Name	LITON	
Father's Name	DEEN ISLAM	
Date of Birth	04-02-1984	Age : 30 Years
Education Qualification	Class Ten	
Contact No.	01938-128843, 01952-493035	
Marital Status	Married	
Address	Vill: Patira West Para, P.O: Tolna P.S: Khilkhet Dist: Dhaka	
Mother (Grameen Bank Borrower)	HANUFA BEGUM Member ID: 2732 , Centre No. 33 (Female), Group No.: 04 Branch: Dokshinkhan Uttara GB Member: 29-03-1988 (26 Years) Mobile Member: None Last Withdrawn Loan: 1,00,000 taka Outstanding Loan: 88,000 taka	
Experience	Eight years 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 eight years.
- ✓ Retailer of Consumer product like; Biscuit, Tea, Chanachur, Chips, Banana, Chocolate, Cake etc.
- ✓ At 10 taka per game everyday 10 game are played.
- ✓ Business will be increase from the second year 5% gradually.
- ✓ The Business is operate by the entrepreneur. Existing no employee.
- ✓ After getting equity fund one employee will be appointed in the shop.
- ✓ The shop is rented.
- ✓ This shop is situated in the Patira Bazar, Khilkhet.
- ✓ The entrepreneur source of income only from this shop.

Existing Business

BDT (TK)

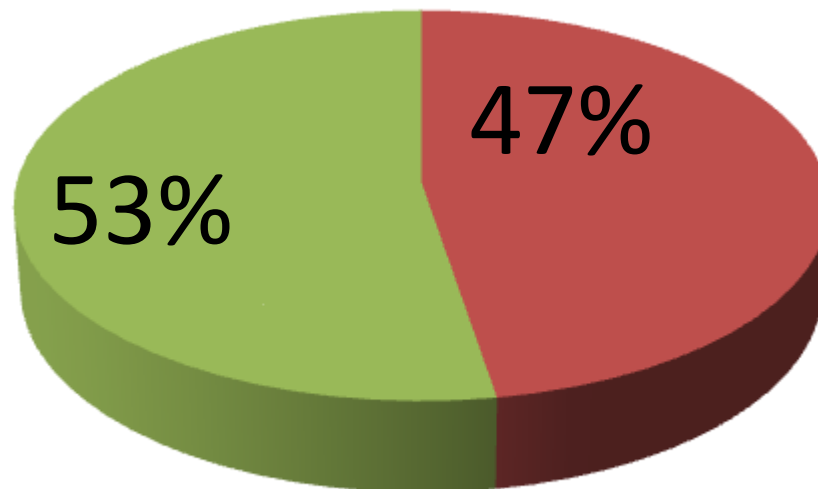
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tea, Betel,	600	18,000	216,000
Biscuit, Chanachur, Banana, Chips Etc.	1,500	45,000	540,000
Carom Board rent(10 x 10)	100	3,000	36,000
Total Sales (A)	2,200	63,000	756,000
Less. Variable Expense			
Tea, Betel,	400	12,000	144,000
Biscuit, Chanachur, Banana, Chips Etc.	1,350	40,500	486,000
Carom Board (flour)	20	600	7,200
Total variable Expense (B)	1,770	53,100	637,200
Contribution Margin (CM) [C=(A-B)	430	12,900	154,800
Less. Fixed Expense			
Rent		1,500	18,000
Transportation		200	2,400
Electricity Bill		500	6,000
Mobile Bill		300	3,600
Guard		300	3,600
Depreciation		192	2,304
Total fixed Cost (D)		2,992	35,904
Net Profit (E) [C-D]		9,908	118,896

Investment Breakdown

Particulars	Existing	proposed	proposed Total
Biscuit, Chanachur, Chips Chocolate, Cake	10,000	30,000	40,000
Soap, Oil, Lotion & Cosmetic	4,000	70,000	74,000
Furniture & Television	16,000	-	16,000
Carom Board	10,000	-	10,000
Security	50,000	-	50,000
Total	90,000	1,00,000	1,90,000

Source of Finance

- Entrepreneur's Contribution 90,000
- Investor's Investment 100,000
- Total 190,000



Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Tea, Betel,	1,200	36,000	432,000	453,600	476,280
Biscuit, Chanachur, Banana, Chips Etc.	3,850	115,500	1,386,000	1,455,300	1,528,065
Carom Board rent (20 x 10)	200	6,000	72,000	75,600	79,380
Total Sales (A)	5,250	157,500	1,890,000	1,984,500	2,083,725
Less. Variable Expense					
Tea, Betel,	800	24,000	288,000	302,400	317,520
Biscuit, Chanachur, Banana, Chips Etc.	3,500	105,000	1,260,000	1,323,000	1,389,150
Carom Board (flour)	40	1,200	14,400	15,120	15,876
Total variable Expense (B)	4,340	130,200	1,562,400	1,640,520	1,722,546
Contribution Margin (CM) [C=(A-B)]	910	27,300	327,600	343,980	361,179
Less. Fixed Expense					
Rent		1,500	18,000	18,900	19,845
Transportation		400	4,800	5,040	5,292
Electricity Bill		500	6,000	6,300	6,615
Mobile Bill & SMS Monitoring		500	6,000	6,300	6,615
Guard		300	3,600	3,780	3,969
Depreciation		192	2,304	2,419	2,540
Salary (staff)		3,000	36,000	37,800	39,690
Salary (self)		4,000	48,000	50,400	52,920
Total fixed Cost (D)		10,392	124,704	130,939	137,486
Net Profit (E) [C-D]		16,908	202,896	213,041	223,693
Investment Payback			40,000	40,000	40,000

Cash Flow Projection on business Plan (Rec & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit (Ownership Tr. Fee added back)	202,896	213,041	223,693
1.3	Depreciation (Non cash item)	2,304	2,304	2,304
1.4	Opening Balance of Cash Surplus		165,200	340,545
	Total Cash Inflow	305,200	380,545	566,542
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	165,200	340,545	526,542

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.

THANK YOU

LITON

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Grameen Shakti SamaJik Byabosha Ltd.