

# EMDAD GENERAL STORE



27<sup>th</sup> Design Lab  
31 August 2014

# BUSINESS PICTURE



**MD EMDAD**

**NOBIN UDYOKTA (New Entrepreneur)**



# BRIEF BIO OF THE ENTREPRENEUR

<b>Name</b>	<b>MD. EMDAD</b>
<b>Father's Name</b>	<b>MD.ABDUL MANAN</b>
<b>Age</b>	01- 02-1985 <i>(29 Years)</i>
<b>Education Qualification</b>	Class Two
<b>Contact No.</b>	01823-473796
<b>Marital Status</b>	Single
<b>Address</b>	Vill: Patira, P.O: Tolna P.S: Khilkhet Dist: Dhaka
<b>Mother (Grameen Bank Borrower)</b>	<b>HASHEDA BEGUM</b> Member ID: 2281/1 , Centre No. 30 (Female), Group No.: 04 Branch: Dokshinkhan Uttara GB Member: 15 - 06-1990 <i>(20 Years)</i> <i>Mobile Member: No</i> <i>Last Withdrawn Loan:</i> Outstanding Loan: 45,600 taka
<b>Experience</b>	Two year experience in running business. He is now interested to scale up his business.
<b>Source</b>	Grameen Shakti Samajik Byabosha Ltd.

# Picture of NOBIN UDYOKTA & MOTHER



# PROJECT SUMMERY



- ✓ Running a General Store with an experience of two years.
- ✓ All kinds of Consumer product like; Soap, Chanachur , Biscuits, Oil, Chips, Soft Drinks, etc. are available.
- ✓ At 10 tk. Per game.10 game are played everyday.
- ✓ Flexi Load available here. Carom is to be rented here.
- ✓ Besides, he deals in sand. He earn a 10,000 Tk. Per month.
- ✓ The shop is on rent.
- ✓ Average 10% gain on sales.
- ✓ Business will be increase from the second year 5% gradually.
- ✓ The Business is operate by the entrepreneur. Existing no employee.
- ✓ This shop is situated in the Patira Main Road.
- ✓ Collects products from Tongi,Gazipur, Ichapura Dhaka.

# Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Soap, Cosmetics, Chanachur, Oil, Biscuit	1,650	49,500	594,000
Flexi-Load (3000/1000) x 27	81	2,430	29,160
Carom Board Rent (10 x 10)	100	3,000	36,000
<b>Total Sales (A)</b>	<b>1,831</b>	<b>54,930</b>	<b>659,160</b>
<b>Less. Variable Expense</b>			
Soap, Cosmetics, Chanachur, Oil, Biscuit	1,500	45,000	540,000
<b>Total variable Expense (B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>331</b>	<b>9,930</b>	<b>119,160</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		500	6,000
Transportation		400	4,800
Mobile Bill & Others		1,000	12,000
<b>Total fixed Cost (D)</b>		<b>3,900</b>	<b>46,800</b>
<b>Net Profit (E) [C-D]</b>		<b>6,030</b>	<b>72,360</b>

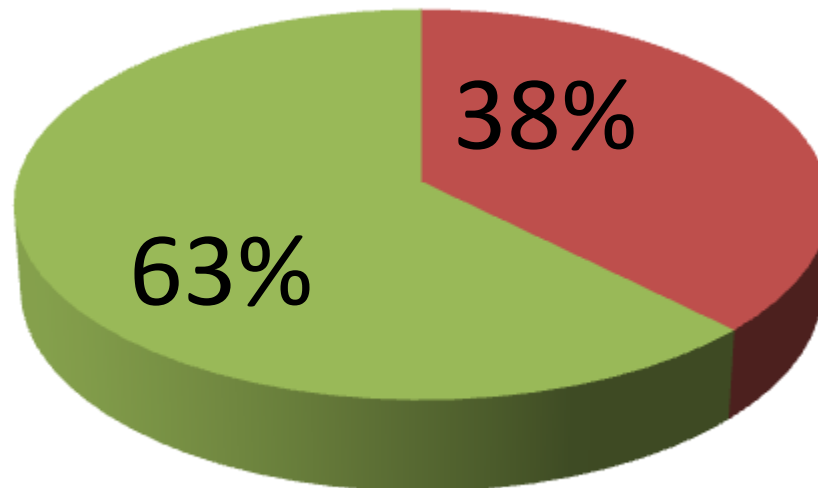
# Investment Breakdown

Particulars	Existing	proposed	proposed Total
Soap,Oil, Biscuits,Chanachur, Soft Drinks	25,000	35,000	60,000
Cosmetics	10,000	65,000	75,000
Freeze	25,000	-	25,000
<b>Total</b>	<b>60,000</b>	<b>1,00000</b>	<b>1,60,000</b>



# Means of Finance

- Entrepreneur's Contribution 60,000
- Investor's Investment 100,000
- Total 160,000



# Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
<b>Revenue (sales)</b>					
Soap, Chanachur, Oil, Biscuit	2,420	72,600	871,200	914,760	960,498
Cosmetics	1,980	59,400	712,800	748,440	785,862
Flexi-Load (4000/1000) x 27	108	3,240	38,880	40,824	42,865
Carom Board Rent (15 x 10)	150	4,500	54,000	56,700	59,535
<b>Total Sales (A)</b>	<b>4,658</b>	<b>139,740</b>	<b>1,676,880</b>	<b>1,760,724</b>	<b>1,848,760</b>
<b>Less. Variable Expense</b>					
Soap, Chanachur, Oil, Biscuit	2,200	66,000	792,000	831,600	873,180
Cosmetics	1,800	54,000	648,000	680,400	714,420
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>	<b>1,512,000</b>	<b>1,587,600</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>658</b>	<b>19,740</b>	<b>236,880</b>	<b>248,724</b>	<b>261,160</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	25,200	26,460
Electricity Bill		500	6,000	6,300	6,615
Transportation		800	9,600	10,080	10,584
Salary (self)		3,000	36,000	37,800	39,690
Depreciation		313	3,756	3,944	4,141
Mobile, SMS Monitoring & Others		1,200	14,400	15,120	15,876
<b>Total fixed Cost (D)</b>		<b>7,813</b>	<b>93,756</b>	<b>98,444</b>	<b>103,366</b>
<b>Net Profit (E) [C-D]</b>		<b>11,927</b>	<b>143,124</b>	<b>150,280</b>	<b>157,794</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>

# Cash Flow Projection on business Plan ( Rec & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit ( Ownership Tr. Fee added back)	143,124	150,280	157,794
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		103,124	213,404
	<b>Total Cash Inflow</b>	<b>243,124</b>	<b>253,404</b>	<b>371,198</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>103,124</b>	<b>213,404</b>	<b>331,198</b>

# 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**

**MD EMDAD**

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**Grameen Shakti SamaJik Byabosha Ltd.**