

# ROKEYA STORE



# BRIEF BIO DATA OF THE ENTREPRENEUR

- Name : Md. Rashed Khan
- Age : 30 years (22th June, 1984)
- Address : Vill: Putimari, Post: Dhanaruha, Thana: Saghata, Dist: Kurigram
- Mother : Mst. Rokeya Begum, Grameen Bank Brower No: 4915, Group No: 11, Centre # 19/Mo, Putimari, Mukti Naghar.
- **(Grameen Bank Borrower)** : Member since : 07<sup>th</sup> April, 2000  
Existing Loan – BDT 60,000 Outstanding- 14,000
- Educational Qualification : Eight Pass
- Experience : 20 (Twenty) years experience in general Grocery and General Store Business. Entrepreneur's mother started her business with BDT 1,000 (fOne thousand) and now it's value is BDT 27,000 (five lacs thirty seven thousand five hundred)

# BUSINESS BRIEFING

- Proposed Business : **Rokeya Store**
- Shop location: **Own residence**
- Total Investment: **BDT 177,000**
  - ❖ Financing
  - ❖ Self BDT 27,000 (from existing business)
  - ❖ Required Investment BDT 150,000 (as equity)
- **Implementation:**

The business will start with different items and services such as grocery product, cosmetic items, bkaash, 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

---

- 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)
Investment in Products	5,000	40,000	45,000
Investment in bkaash	10,000	65,000	75,000
Investment in Flexi-Load	5,000	10,000	15,000
Tin Shed	5,000	25,000	30,000
Investment in Decoration	2,000	10,000	12,000
<b>Total Capital</b>	<b>27,000</b>	<b>150,000</b>	<b>177,000</b>

# MEANS OF FINANCE

Particulars	Amount (Tk.)	%
Entrepreneur's Contribution	27,000	15%
Investor's Investment	150,000	85%
<b>Total</b>	<b>177,000</b>	<b>100%</b>

# EXISTING BUSINESS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Income from Product Sales	400	10,400	124,800
Income from bkaash	43	1,118	13,416
Income from Flexi-Load	55	1,430	17,160
<b>Total Sales (A)</b>	<b>498</b>	<b>12,948</b>	<b>155,376</b>
<b>Calculation of Variable Cost:</b>			
<b>Less: Variable Cost:</b>			
Variable Cost on Product	352	9,152	109,824
Variable cost on bkaash	-	-	-
Variable cost on Flexi-Load	-	-	-
<b>Total Variable Cost (B)</b>	<b>352</b>	<b>9,152</b>	<b>109,824</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>146</b>	<b>3,796</b>	<b>45,552</b>
<b>Less: Fixed Cost:</b>			
Shop Rent		-	-
Electricity bill		100	1,200
Salary		3,000	36,000
Depreciation Expenses		17	200
Ownership Transfer Fees		-	-
<b>(D) Total Fixed Cost</b>		<b>3,117</b>	<b>37,400</b>
<b>(C-D)Net Profit:</b>		<b>679</b>	<b>8,152</b>

# KEY ASSUMPTIONS (I/S)

- Sales growth on product items and bkaash will be 50% and 300% in 1<sup>st</sup> year of injecting additional investment respectively and 10% thereafter.
- Gross profit margin is calculated on an average 12% on product.
- Commission on bkaash and flexi-Load @ 0.43% and @ 2.74% respectively.
- Shop rent is not charged because business is established his own residence.



# 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
Income from Product Sales	600	15,600	187,200	660	17,160	205,920	726	18,876	226,512	799	20,764	249,163	878	22,840	274,080
Income from bkash	172	4,472	53,664	189	4,919	59,030	208	5,411	64,933	229	5,952	71,427	252	6,547	78,569
Income from Flexi-Load	83	2,145	25,740	91	2,360	28,314	100	2,595	31,145	110	2,855	34,260	121	3,140	37,686
<b>Total Sales (A)</b>	<b>855</b>	<b>22,217</b>	<b>266,604</b>	<b>940</b>	<b>24,439</b>	<b>293,264</b>	<b>1,034</b>	<b>26,883</b>	<b>322,591</b>	<b>1,137</b>	<b>29,571</b>	<b>354,850</b>	<b>1,251</b>	<b>32,528</b>	<b>390,335</b>
<b>Calculation of Variable Cost:</b>															
<b>Less: Variable Cost:</b>															
Variable Cost on Product	528	13,728	164,736	581	15,101	181,210	639	16,611	199,331	703	18,272	219,264	773	20,099	241,190
Variable cost on bkash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Variable cost on Flexi-Load	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Variable Cost (B)</b>	<b>528</b>	<b>13,728</b>	<b>164,736</b>	<b>581</b>	<b>15,101</b>	<b>181,210</b>	<b>639</b>	<b>16,611</b>	<b>199,331</b>	<b>703</b>	<b>18,272</b>	<b>219,264</b>	<b>773</b>	<b>20,099</b>	<b>241,190</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>327</b>	<b>8,489</b>	<b>101,868</b>	<b>359</b>	<b>9,338</b>	<b>112,055</b>	<b>395</b>	<b>10,272</b>	<b>123,260</b>	<b>435</b>	<b>11,299</b>	<b>135,586</b>	<b>478</b>	<b>12,429</b>	<b>149,145</b>
<b>Less: Fixed Cost:</b>															
Shop Rent															
Electricity bill		200	2,400		300	3,600		300	3,600		300	3,600		300	3,600
Salary		5,000	60,000		5,000	60,000		5,000	60,000		5,000	60,000		5,000	60,000
Depreciation Expenses		100	1,200		100	1,200		100	1,200		100	1,200		100	1,200
Ownership Transfer Fees					500	6,000		667	8,000		667	8,000		667	8,000
<b>(D) Total Fixed Cost</b>		<b>5,300</b>	<b>63,600</b>		<b>5,900</b>	<b>70,800</b>		<b>6,067</b>	<b>72,800</b>		<b>6,067</b>	<b>72,800</b>		<b>6,067</b>	<b>72,800</b>
<b>(C-D) Net Profit:</b>		<b>3,189</b>	<b>38,268</b>		<b>3,438</b>	<b>41,255</b>		<b>4,205</b>	<b>50,460</b>		<b>5,232</b>	<b>62,786</b>		<b>6,362</b>	<b>76,345</b>
<b>Cumulative Net Profit:</b>		<b>38,268</b>		<b>79,523</b>		<b>129,983</b>		<b>192,769</b>		<b>269,114</b>					

# BREAK EVEN POINT ANALYSIS

Particulars	Monthly	Yearly
<b>Contribution Margin Ratio: (CM/Seles)</b>	38%	38%
<b>Break Even Point (BEP): (Fixed Cost / CM Ratio)</b>	5,300	63,600
	38%	38%
<b>Break Even Point (in Tk.)</b>	<b>13,871</b>	<b>166,451</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 Inflation by Investor's	-	150,000	-	-	-	-
Net Profit	8,152	38,268	47,255	58,460	70,786	84,345
Depreciation	200	57,900	57,900	57,900	57,900	57,900
Opening Balance of Cash Surplus	-	8,352	139,520	208,675	277,035	357,721
<b>Total Cash Inflow</b>	<b>8,352</b>	<b>254,520</b>	<b>244,675</b>	<b>325,035</b>	<b>405,721</b>	<b>499,966</b>
<b>Cash Outflow</b>						
Purchase of Grocery Product	-	40,000	-	-	-	-
Investment in bikash	-	65,000	-	-	-	-
Decoration (Fixtures and Fittings)	-	10,000	-	-	-	-
Investment Pay Back	-	-	36,000	48,000	48,000	48,000
<b>Total Cash Outflow</b>	<b>-</b>	<b>115,000</b>	<b>36,000</b>	<b>48,000</b>	<b>48,000</b>	<b>48,000</b>
<b>Total Cash Surplus</b>	<b>8,352</b>	<b>139,520</b>	<b>208,675</b>	<b>277,035</b>	<b>357,721</b>	<b>451,966</b>

# OUTCOMES

---

- The business will start with BDT 177,000 and it is expected that by the end of five years after payback of investor's money the entrepreneur's capital will be BDT 296,114.
- 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

# RISK MANAGEMENT

---

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

**PHOTO  
EXHIBITION**



এখানে গ্রামীণ  
ফ্যাচ কার্ড পা  
২০  
সহ সেরা

রবি  
আলে উঠুন আপন শক্তিতে

এখানে,  
গ্রামীণ, বাংলাদেশ,  
ও রবি ফেলোসোভ  
দেওয়া হয়।

১১  
১২  
১৩  
১৪  
১৫  
১৬  
১৭  
১৮  
১৯  
২০  
২১  
২২  
২৩  
২৪  
২৫  
২৬  
২৭  
২৮  
২৯  
৩০  
৩১











কম্পিউটার শিক্ষা  
কম্পিউটার শিক্ষা  
কম্পিউটার শিক্ষা

এখানে  
তাজ  
বাকুল  
রবি  
কম্পিউটার শিক্ষা



এখানে গ্রামীণ  
ফ্যাচ কার্ড

রবি  
স্বপ্নে উঠুন আপনার শক্তিতে

এখানে,  
গ্রামীণ, বালোলিক,  
ও রবি ফ্রেন্ডলি  
দেওয়া হয়।

Calendar

# Thank You

