

# TYPICAL SMALL BUSINESS PROFILE

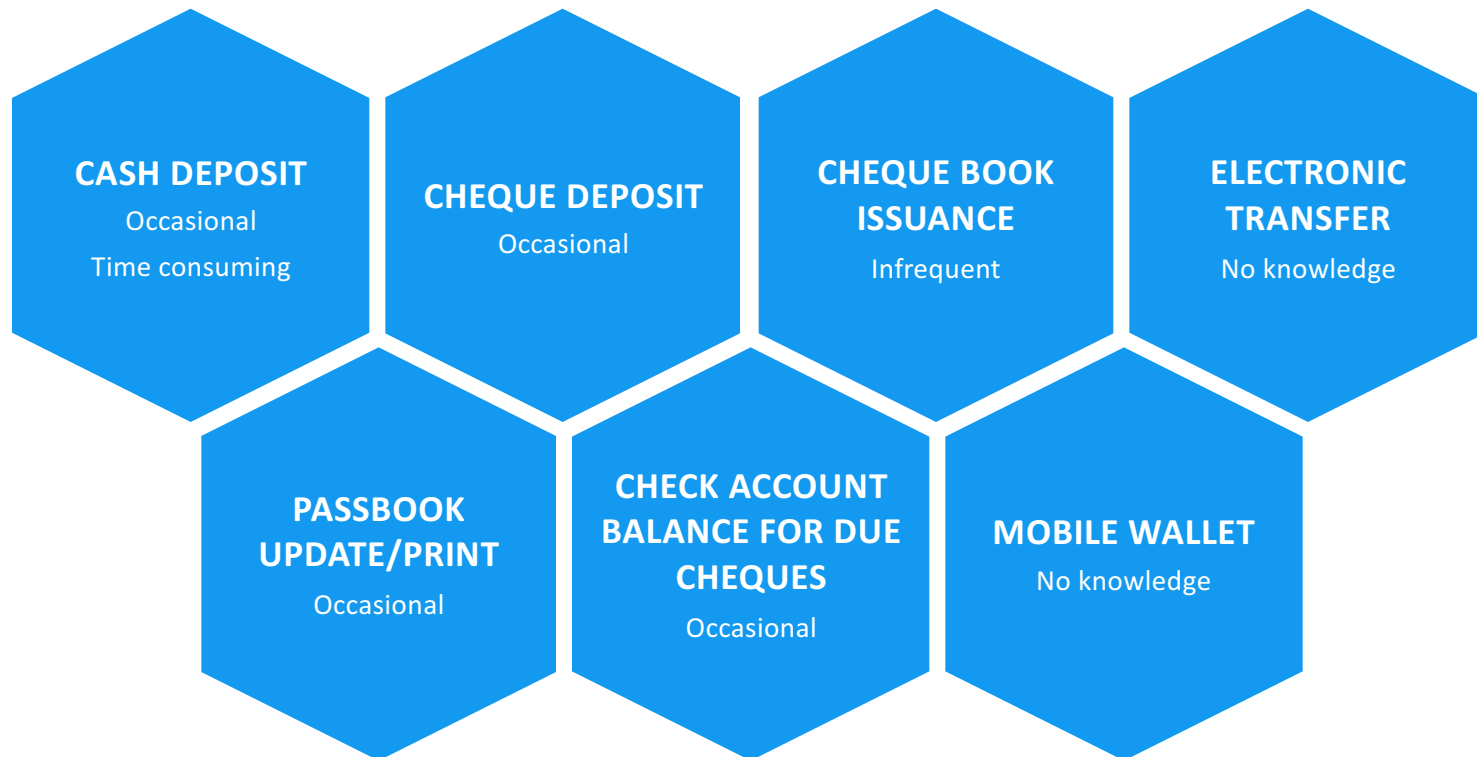


## STORE & GROCER PROFILE



<b>Store Name</b>	<b>Akashi Store</b>
<b>Age of Business</b>	14 years [Own shop]
<b>Age – store owner</b>	35 years
<b>Years of business – Store owner</b>	18 years (Started working with his father)
<b>Type of business</b>	Family Business
<b>Owner’s educational background</b>	SSC
<b>Family details</b>	6 members [2 brothers, Wife and son, daughter]
<b>Family members helping in business</b>	2 brothers
<b>Store timing</b>	7am – 12am
<b>Number of Employees</b>	3

## BANKING ACTIVITIES



## KEY JOBS

### Functional



- Manage Cash
- Inventory decisions
- Plan finance
- Help to sell products
- Manage employees
- Customer relationship
- Deal with companies
- Ensure business security
- Take care and plan for the family

### Emotional



- Maintain relation with customer
- Ensure security of cash
- Ensure security of employees
- Planning future of family members
- Time with family
- Visit parents in village
- Personal time – TV, trips

### Social



- Seen as a good Manager - Ensure security of employees
- Seen as an influential person - Bring relatives from village area into city
- Manage wife's expectations – Help her start a business and manage it
- Be the Head of the family– Take care of brother's education

## KEY PAINS

### Functional



- Offer credit facility to customers
- Fake bank notes
- Shoplifting
- Lack of easy availability of loose change

### Emotional



- Difficulty in collecting from creditors
- Shaming shoplifters
- Improve living conditions of family

### Social



- Lack of formal education
- Take responsibility of whole family
- Dealing with irate customers

## MOMENTS OF JOY



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During interaction with regular customers

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During discussion on creating his own chain grocery shop

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When regular customers exchange greetings with him

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Informed about offers, discount or new scheme on products

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Talking about family and future

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## MOMENTS OF SORROW



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Because of limited resources, unable to expand his business

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When customers inquire about their credit account in detail (shows distrust)

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When there is a shortage of loose change

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Unable to accept payments through credit/ debit cards

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When customers ask about out of stock items

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