

# Suman Fall Bitan & Varieties Store



Presented by

**Md. Khurshed Alam**

NU PP Prepared And Identified by  
**Md. Alauddin (Ramgonj Unit)**

Project Verified By- **Md. Nazrul Islam**

**GRAMEEN TRUST**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Md. Khursed Alam
Age	:	01-01-1986 (29 year)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 brothers.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jahanara Begum
(iii) Father's name	:	Abul Kalam
(iv) GB member's info	:	Branch: Porkot- Chatkhil                      Centre 35/m- Loanee no.:3242/1, Member since 08/03/10                      First loan: Tk 10000 Existing loan: Tk. 20000,                      Outstanding: Tk.16040
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education,	:	H.S.C

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Fall Bitan & varieties Store
<b>Trade License</b>	:	<b>42</b>
Business Experiences	:	<b>7 years</b>
Other Own/Family Sources of Income	:	Agriculture & Fisheries (Father)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01939592414
NU Project Source/Reference	:	<b>GT Ramgonj Unit Office, Laxmipur.</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen Bank since 2010 (4 years). Her husband invested GB Loan in agricultural activities and repaired their own house from the income of GB loan. NU's mother gradually improved their life standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Suman Fall Bitan & Varieties Store
Address/ Location	:	Sosalia, Shahapur, Chatkhil, Noakhali.
Total Investment in BDT	:	250,000/-
Financing	:	Self BDT 150,000 (from existing business) 60% Required Investment BDT 100,000 (as equity) 40 %
Present salary/drawings from business (estimates)	:	6000
Proposed Salary		<b>6000</b>
Proposed Business		
(i) % of present gross profit margin	:	<b>15%</b>
(ii) Estimated % of proposed gross profit margin		<b>15%</b>
(iii) Agreed grace period		<b>5 months</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed item ( BDT)</b>	<b>Total investment (BDT)</b>
Grocery items ( Oil, Spices, Flour, Sugar, noodles, Garlic, Onion, Potatoes etc )	35000	10000	40000
Bakery item	25000	10000	50000
TV	5000	-	5000
Refrigerator	15000	35000	50000
Cold drinks, Milk, Yogurt, Ice-cream	15000	25000	40000
Cosmetics(various) Soap, Powder, cream, lip gel ,oil etc	15000	10000	40000
Fruits (Apple, Orange, Grape , Anar & Various Fruits)	20000	10000	25000
Decoration	20000	-	
<b>Total Capital</b>	<b>150000/-</b>	<b>100000/-</b>	<b>250000/-</b>

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	3000	90000	1080000
Less: Cost of sales (B)	2550	76500	918000
Profit	300	9000	108000
Income from Selling Fruits	150	4500	54000
Gross profit	450	13500	162000
Less: Operating Costs			
Electricity bill		800	9600
Night Guard		50	600
Shop Rent		1000	12000
Mobile bill		300	3600
Present salary/Drawings- self		6000	72000
Others cost		300	3600
Non Cash Item:			
Depreciation Expenses (20000*10%+20000*15%)		416	5004
Total Operating Cost (D)		8950	107400
Net Profit (C-D):		4550	54600

# Financial Projection of NU Business plan

Particulars	Year 1 (BDT)		Year 2 (BDT)	Year 3(BDT)	Year 3(BDT)	
	Monthly	Yearly	Monthly	Yearly	monthly	Yearly
Estimated Sales (A)	96000	1152000	120000	1440000	135000	1620000
<i>Less: cost of sales (B)</i>	81600	979200	102000	1224000	114750	1377000
Gross Profit (C) [C=(A-B)]	9000	108000	12000	144000	13750	165000
Fruits item	5400	64800	6000	72000	6500	78000
Total Income	14400	172800	18000	216000	20250	243000
<i>Less: Operating Costs</i>						
Electricity bill	800	9600	800	9600	800	9600
Shop Rent	1000	12000	1000	12000	1000	12000
Mobile bill	300	3600	500	6000	500	6000
Present salary/Drawings-self	6000	72000	6000	72000	6000	72000
Others cost	300	3600	400	4800	400	4800
Non Cash Item:						
Depreciation Expenses	855	10260	855	10260	855	10260
<i>Total Operating Cost (D)</i>	9255	111060	9555	114660	9555	114660
(Net Profit C-D) :		61740	8445	101340	10695	128340
Pay Back	40000			40000		40000
Retained Income:	21740			74660		88340



# ***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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit	61740	101340	128340
1.3	Depreciation (Non cash item)	10260	10260	10260
1.4	Opening Balance of Cash Surplus		32000	103600
	Total Cash Inflow	172000	143600	242200
2.0	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3.0	Net Cash Surplus	32000	103600	202200

# ***SWOT Analysis***

## **S**TRENGTH

- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand of community.

## **W**EAKNESS

- ✓ Credit sales.
- ✓ Less stock.

## **O**PPORTUNITY

- ✓ Huge demand of grocery items.
- ✓ That village area no other front shop .

## **T**HREATS

- ✓ Political Unrest.
- ✓ Other competition.









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**For more information**  
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