

Proposed NU Business Name: TIME PASS COFFEE HOUSE AND COOLING CORNER



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Chagolnaya Unit, Feni

Project verified by: Susanto kumar Bishas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MUNSHI LUTFUL HAQUE SHAMEEM
Age	:	01-05-1983 (34 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	02 Brothers 02 Sisters
Address	:	Vill:Matia Goda P.O: Chad Gazi, P.S: Chagolnaya, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NURJAHAN BEGUM
(iii) Father's name	:	MUNSHI OBAILDUL HAQUE
(iv) GB member's info	:	Branch: Matia Goda, Centre # 48 (Female), Member ID: 7071/1, Group No: 05 Member since: 05-03-2008-2014(06 Years) First loan: BDT 5,000
Further Information:		Existing Loan:20,000 /-, Outstanding loan:/--
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	10 years experience in running business. 01 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813288435
Mother's Contact No.	:	01813-288439
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaya Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN BEGUM joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

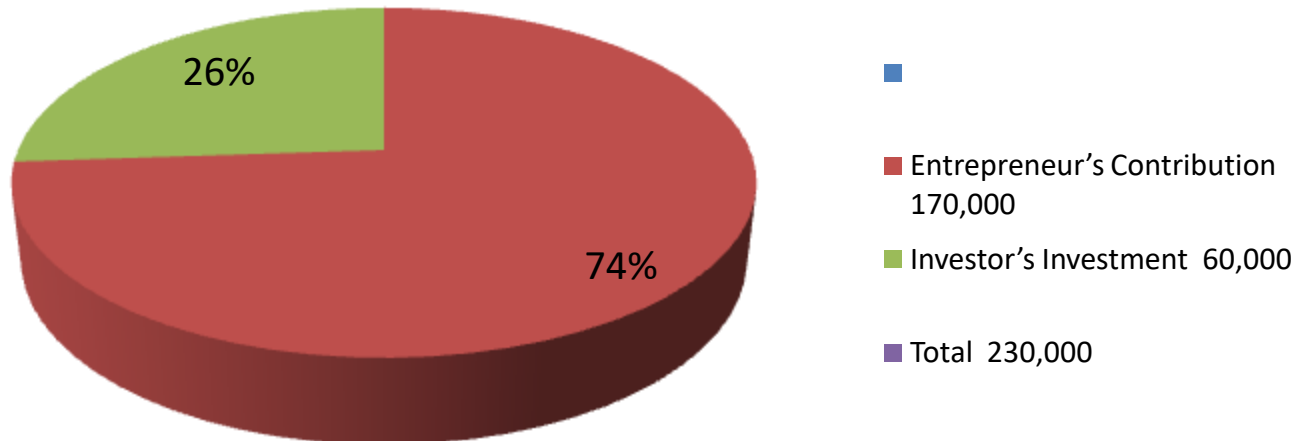
Business Name	:	TIME PASS COFFEE HOUSE AND COOLING CORNER
Location	:	Chadgazi,Bottoly Bazar
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,70,000/-(from existing business) 71% Required Investment BDT 60,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪ Currently run a shop like as soft drink,ice-cream ,milk.▪ Average 25% gain on sales.▪ The business is operating by entrepreneur. Existing one employee.▪ Collects goods from fani.▪ The shop is rent.▪ Agreed grace period 3 Month.

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Soft drink,Normal water,Biscuits,Ice-cream etc	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Soft drink,Normal water,Biscuits,Ice-cream etc	1650	49500	594000
Total Variable Expense	1650	49500	594000
Contributon Margin (CM) [C=(A-B)]	550	16500	198000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		3000	36000
Entertainment		200	2400
Guard			0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		11500	138000
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Soft drink	50	1,200	60,000	50	1,200	60,000	120,000
Normal Water	20	35	700			0	700
Ice- cream	50	35	1,750			0	1,750
Milk	12	50	600			0	600
Security			60,000			0	60,000
Others			46,950				46,950
	132	1320	170,000	50	1,200	60,000	230,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Soft drink,Normal water,Biscuits,Ice-cream etc	2700	81000	972000	1020600	1071630
		0	0	0	0
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
Soft drink,Normal water,Biscuits,Ice-cream etc	2025	60750	729000	765450	803723
Total Variable Expense	2025	60750	729000	765450	803723
Contributon Margin (CM) [C=(A-B)]	675	20250	243000	255150	267908
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		200	2400	2400	2400
Gard			0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		11500	138000	138700	139415
Net Profit (E)= [C-D]		8750	105000	110250	115763
Investment Pay Back			24,000	24,000	24,000

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	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	105,000	110250	115762.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		141000	227250
	Total Cash Inflow	165,000	251,250	343,013
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures





রবি-airtel রিচার্জ

রবি BANGLADESH

Coca-Cola

হাইম পাস কফি হাউজ

এন্ড কুলিং ক

ফোন- মুন্সি শাহীন- ০১৮১৩-২৮৮৪৩৫, শাহীন- ০১

রবি-airtel স্টোর









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বাডেল

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বাডেল

FAMILY PICTURE

