

**Proposed NU Business Name: ARAFAT COFFEE HOUSE**



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Chagolnaya, Feni

Project verified by: Shushanto Kumar Bishas



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>DELOWAR HOSSAIN</b>
Age	:	15-06-1984 (33 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	4 Brother
Address	:	Vill: Matiyagoda P.O: Chadgazi 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	:	<b>REJIYA BEGUM</b>
(iii) Father's name	:	<b>ABUL KASHEM</b>
(iv) GB member's info	:	Branch : Mohamaya Centre 41 (Female), Member ID: 2853/1 , Group No: 01 Member since: 01-01-2005/2011 (6Years) First loan: BDT 5,000 Existing loan: BDT 20,000, Outstanding Loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	Father
(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.)	:	No
Business Experiences and Training Info	:	15 years experience in running business.12 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.	:	01813032724
Family's Contact No.	:	01878603425
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaya Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

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

## Proposed Nobin Udyokta Business Info

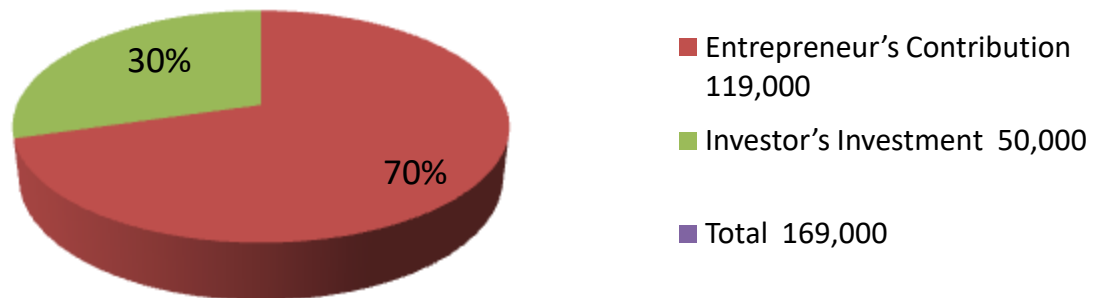
Business Name	:	<b>ARAFAT COFFEE HOUSE</b>
Location	:	Chadgazi,High School road.
Total Investment in BDT	:	BDT 169000/-
Financing	:	Self BDT 119,000/- (from existing business) 70% Required Investment BDT 50,000/- (as equity)30 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18ft x 11ft= 198 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like – Drinks,Wheel powder, Ring powder, Soap, Soyabin Oil, Bescuite e.t.c.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Drinks,Wheel powder,Ring powder,Soap,Soyabin Oil,Bescuite e.t.c.	2100	63000	756000
		0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Drinks,Wheel powder,Ring powder,Soap,Soyabin Oil,Bescuite e.t.c.	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1000	12000
Electric Bill		1000	12000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		50	600
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7850	94200
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Drinks	20	500	10000	30	550	16,500	26,500
			3000			6,000	9,000
Wheel powder	50	60		100	60		
Ring powder	90	100	9000	100	110	11,000	20,000
Soap	50	40	2000	200	50	10,000	12,000
Soyabin Oil	40	75	3000	100	20	2,000	5,000
Bescuite	200	50	10000				10,000
Tea,Coffee			40000			4,500	44,500
<b>Others</b>			22000				22,000
<b>Security</b>			20000				20,000
							0
	128	825	119,000	530	790	50,000	169000

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Drinks,Wheel powder,Ring powder,Soap,Soyabin Oil,Bescuite e.t.c.	2600	78000	936000	982800	1031940
<b>Total Sales(A)</b>	<b>2600</b>	<b>78000</b>	<b>936000</b>	<b>982800</b>	<b>1031940</b>
<b>Less Variable Expense (B)</b>					
Drinks,Wheel powder,Ring powder,Soap,Soyabin Oil,Bescuite e.t.c.	2080	62400	748800	786240	825552
<b>Total Variable Expense</b>	<b>2080</b>	<b>62400</b>	<b>748800</b>	<b>786240</b>	<b>825552</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>520</b>	<b>15600</b>	<b>187200</b>	<b>196560</b>	<b>206388</b>
<b>Less Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electric Bill		1000	12000	144000	1728000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Guard		50	600	600	600
Generator		0	0	0	0
Mobile Bill		300	3600	0	0
<b>Total Fixed Cost (D)</b>		<b>7850</b>	<b>94200</b>	<b>222780</b>	<b>1806969</b>
<b>Net Profit (E)= [C-D]</b>		<b>7750</b>	<b>93000</b>	<b>97650</b>	<b>102533</b>
<b>Investment Pay Back</b>			<b>20000</b>	<b>20000</b>	<b>20000</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	50,000		
1.2	Net Profit	93,000	97650	102532.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73000	150650
	<b>Total Cash Inflow</b>	<b>143,000</b>	<b>170,650</b>	<b>285,186</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>73,000</b>	<b>150,650</b>	<b>233,186</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 15 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















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# FAMILY PICTURE

