

Proposed NU Business Name: SIYAM & COFEE HOUSE



Project identification and prepared by: Md Habil Uddin,
Nagorpur Unit, Tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD POLASH
Age	:	02-02-1983 (34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brothers & 1 Sisters
Address	:	Vill: Duajani, P.O: Nagorpur, P.S: Nagorpur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REKHA BEGUM
(iii) Father's name	:	CHAND MIA
(iv) GB member's info	:	Branch: Nagorpur, Centre # 05 (Female), Member ID: 1373/1, Group No: 04 Member since: 01-07-2008 (08 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT 13000/-
(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.)	:	Nil
Business Experiences and Training Info	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01784-762544
Mother's Contact No.	:	01923-116184
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REKHA BEGUM joined Grameen Bank since 08 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	:	SIYAM & COFEE HOUSE
Location	:	Nagorpur, Tangail
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000/-(from existing business) 80% Required Investment BDT 50,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 10 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪He has a confectionery shop.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Tangail.▪The shop is rented.▪Agreed grace period is 3 months.

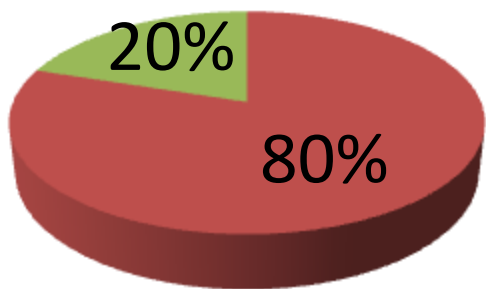
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Confectionery item	70,000	840,000
Total Sales (A)	70,000	840,000
Less. Variable Expense		
Confectionery item	56,000	672,000
Total variable Expense (B)	56,000	672,000
Contribution Margin (CM) [C=(A-B)]	14,000	168,000
Less. Fixed Expense		
Electricity Bill	1,500	18,000
Mobile Bill	200	2,400
Salary (self)	5,000	60,000
Transportation	200	2,400
Entertainment	500	6,000
Rent	1,400	16,800
Guard	200	2,400
Total fixed Cost (D)	9,000	108,000
Net Profit (E) [C-D]	5,000	60,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Confectionry item	1	80000	80,000	1	50000	50,000	130,000
Security	1	120000	120,000	0	0	0	120,000
Total	2	200000	200,000	1	50,000	50,000	250,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 50,000
- Total 250,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Confectionery item	95,000	1,140,000	1,197,000	1,256,850
Total Sales (A)	95,000	1,140,000	1,197,000	1,256,850
Less. Variable Expense				
Confectionery item	76,000	912,000	957,600	1,005,480
Total variable Expense (B)	76,000	912,000	957,600	1,005,480
Contribution Margin (CM) [C=(A-B)]	19,000	228,000	239,400	251,370
Less. Fixed Expense				
Electricity Bill	1,500	18,000	20,000	22,000
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	400	4,800	5,500	6,500
Entertainment	500	6,000	6,000	6,000
Rent	1,400	16,800	16,800	16,800
Guard	200	2,400	2,400	2,400
Total Fixed Cost	9,300	111,600	114,700	118,200
Net Profit (E) [C-D]	9,700	116,400	124,700	133,170
Investment Payback		20,000	20,000	20,000

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	50,000		
1.2	Net Profit	116,400	124,700	133,170
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		96,400	201,100
	Total Cash Inflow	166,400	221,100	334,270
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	96,400	201,100	314,270

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 04 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







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FAMILY PICTURE

