

Proposed NU Business Name: NUR KORIM COFFEE SHOP



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Brief Bio of The Proposed Nobin Udyokta

Name	:	NUR ALOM
Age	:	06-06-1983 (34Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	4 Brothers, 1 sisters
Address	:	Vill: Palgiri P.O: darogar hat P.S: Sonagazi 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	:	JAHANARA BEGUM
(iii) Father's name	:	MD. ISRAFIL
(iv) GB member's info	:	Branch : Amirabad sonagazi , Centre 20 (Female), Member ID: 3621, Group No: 04 Member since: 08-06-2005(12 years) First loan: BDT 5000
Further Information:		Existing loan: BDT 80000, Outstanding Loan: 18000
(v) Who pays GB loan installment	:	Brother
(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	:	4 years experience in running business.4 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.	:	01839123914
Family's Contact No.	:	01811606672
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NONI BALA DAS joined Grameen Bank since 06 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

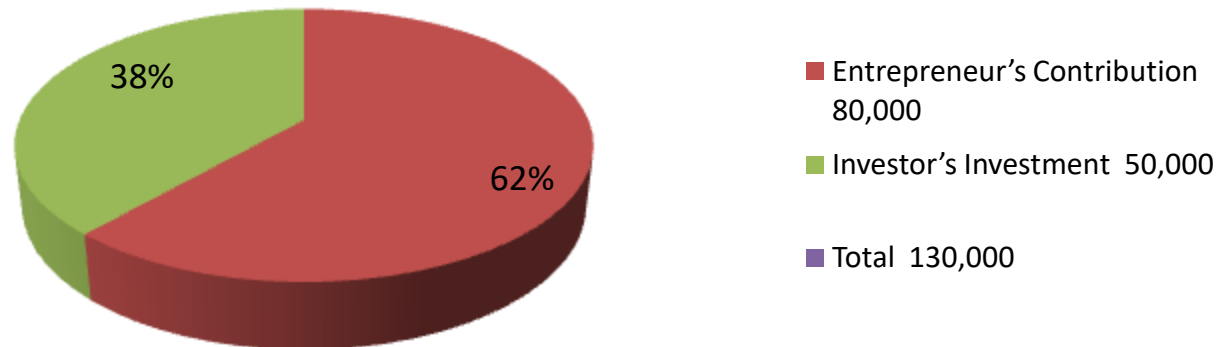
Proposed Nobin Udyokta Business Info

Business Name	:	NUR KORIM COFFEE SHOP
Location	:	Karamatiya bazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80000/- (from existing business) 56% Required Investment BDT 50,000/- (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 12 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Sweet,Sugar,Milk, drinks, item e.t.c▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop rented.▪Collects goods from shonagazi.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Sweet,Sugar,Milk, drinks, item e.t.c	2200	66000	792000
	0	0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Sweet,Sugar,Milk, drinks, item e.t.c	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contribution Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		1000	12000
Electric Bill		1500	18000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		150	1800
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		8350	100200
Net Profit (E)= [C-D]		4850	58200

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Sweet,Sugar,Milk, drinks, item e.t.c			60,000			50,000	110,000
			0			0	0
Security			20,000			0	20,000
	0	0	80,000	0	0	50,000	130,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
	2700	81000	972000	1020600	1071630
	0	0	0	0	0
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
Cycle,tyre,ring,tube,e.t.c	2160	64800	777600	816480	857304
Total Variable Expense	2160	64800	777600	816480	857304
Contributon Margin (CM) [C=(A-B)]	540	16200	194400	204120	214326
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		1500	18000	18300	18600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		8350	100200	100600	101000
Net Profit (E)= [C-D]		7850	94200	98910	103856
Investment Pay Back			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	94,200	98910	103855.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74200	153110
	Total Cash Inflow	144,200	173,110	256,966
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	74,200	153,110	236,966

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 shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

