

# Proposed NU Business Name: **KUTUM BARI COFFEE HOUSE**



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Sonagazi, Feni.

Project verified by: Susanto kumar biswhas



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD : KORBAN ALI</b>
Age	:	01/01/1985 ( 33Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brathers 02 Sisters
Address	:	Vill: Sompur P.O: Boktarmunsi, 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	:	<b>NUR NAHER</b>
(iii) Father's name	:	<b>MD: ABU TAHER</b>
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 20/(Female), Member ID: 5925, Group No: 04 Member since: 07-05-2009(08Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: BDT15594/-
(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	:	09 Years Experience 09 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	None
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01849-387294
Mother's Contact No.	:	01883-373298
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NUR NAHER** 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.

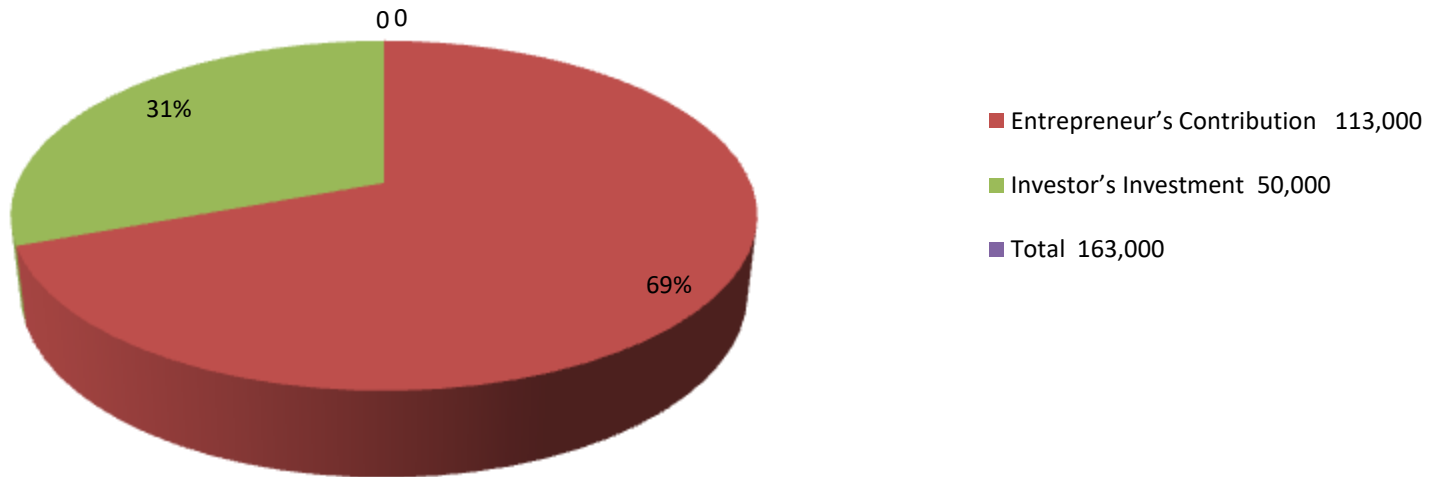
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>KUTUM BARI COFFEE HOUSE</b>
Location	:	Tulatoli Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 163,000/-
Financing	:	Self BDT 113,000/- (From Existing Business) 69% Required Investment Bdt,50,000(as Equity) 31%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	22 Bft X 12 ft. = 264 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Cold drinks,biscuit,tea,Coffee,juice,Lemon &amp; others.</li><li>▪Average 15% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li><li>▪He Is Doing His Business In Rent Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuce (Sale)</b>			
Cold drinks,Biscuit,Coffee,Tea,Juice,Lemon	5000	150000	1800000
& others	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Cold drinks,Biscuit,Coffee,Tea,Juice,Lemon	4250	127500	1530000
<b>Total Variable Expense</b>	<b>4250</b>	<b>127500</b>	<b>1530000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>Less Fixed Expense</b>			
Rent		2000	24000
Electric Bill		2000	24000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>10200</b>	<b>122400</b>
<b>Net Profit (E)= [C-D]</b>		<b>12300</b>	<b>147600</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Biscuit,	0	2,000	2,000	0	0	5,000	7,000
Cold drinks	0	5,000	5,000	0	0	25,000	30,000
Coffee Machin	1	35,000	35,000	0	0	0	35,000
Oven	1	8,000	8,000	0	0	5,000	13,000
Tea	0	0	10,000	0	0	0	10,000
Coffee	0	0	0	0	0	5,000	5,000
Juice	0	0	500	0	0	10,000	10,500
Others			5,000			0	5,000
Security			50,000			0	50,000



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cold drinks,Biscuit,Oven,Tea,Coffee,Juice	6000	180000	2160000	2268000	2381400
& Others	0	0	0	0	0
<b>Total Sales(A)</b>	<b>6000</b>	<b>180000</b>	<b>2160000</b>	<b>2268000</b>	<b>2381400</b>
<b>Less Variable Expense (B)</b>					
Cold drinks,Biscuit,Oven,Tea,Coffee,Juice	5100	153000	1836000	1927800	2024190
<b>Total Variable Expense</b>	<b>5100</b>	<b>153000</b>	<b>1836000</b>	<b>1927800</b>	<b>2024190</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>	<b>340200</b>	<b>357210</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		2000	24000	24300	24600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>10200</b>	<b>118800</b>	<b>119380</b>	<b>119969</b>
<b>Net Profit (E)= [C-D]</b>		<b>16800</b>	<b>201600</b>	<b>211680</b>	<b>222264</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	201,600	211680	222264
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		181600	373280
	<b>Total Cash Inflow</b>	<b>251,600</b>	<b>393,280</b>	<b>595,544</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>181,600</b>	<b>373,280</b>	<b>575,544</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:06, Experience & Skill : 08 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Boktarmunsi  
Bazar, sonagazi, Feni.  
  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







