

Proposed NU Business Name: **BHAI BHAI HOTEL**



Project identification and prepared by: by:MD: Bellal Hossain
Dagonbhuiyan, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|---|
| Name | : | MOHAMMED ISMAIL HOSSAIN(RUBEL) |
| Age | : | 14-05-1987 (30Years) |
| Education, till to date | : | H .S .C |
| Marital status | : | Unmarried |
| Children | : | N/A |
| No. of siblings: | : | 05 BrotherS . |
| Address | : | Vill: Eyaqubpur P.O Atimkhana Bazar, P.S: Dagonvuiyan, 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 | : | PARUL AKTER |
| (iii) Father's name | : | MD.ISHAQ BACHU |
| (iv) GB member's info | : | Branch:Eyaqubpur,Dagonbhuyain , Centre # 60(Female), Member ID: 6176/1, Group No: 01 Member since: 2001 to 2017 till (15Years) First loan: BDT 5000 /- |
| Further Information: | | Existing Loan: BDT 440,000, Outstanding loan:0 |
| (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 | : | 0 years experience in running business. 08Years in own business. He has no training |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01711710397 |
| Family's Contact No. | : | 01711711673 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PARUL AKTER joined Grameen Bank since 15 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

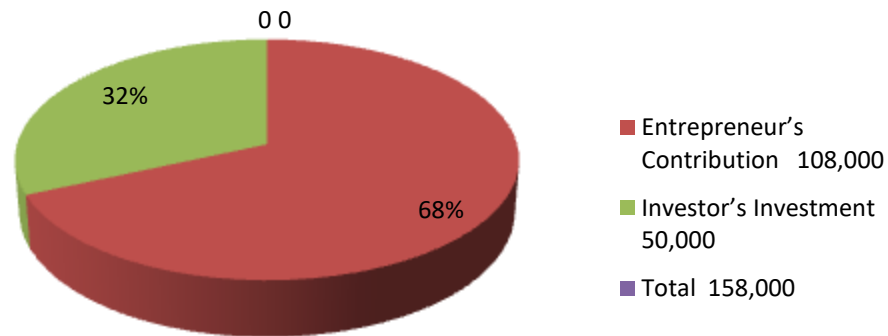
| | | |
|---|---|--|
| Business Name | : | BHAI BHAI HOTEL |
| Location | : | Atimkhana bazar, Dagonbhuyin.Feni. |
| Total Investment in BDT | : | BDT 158,000/- |
| Financing | : | Self BDT 108,000/- (from existing business) 68% Required Investment BDT 50,000/- (as equity) 32% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 28 ft x 14ft= 392square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Softdrink,Chipes,hotel business etc.▪Average 50% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 03 employee.▪01 Will be appointed after getting equity money.▪Collects goods from Dagonbhuiyan▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|---------|
| Revenue(Sales) | | | |
| Softdrink,Chipes,hotel business etc | 3500 | 105000 | 1260000 |
| Total Sales (A) | 3500 | 105000 | 1260000 |
| Less Variable Expense | | | |
| Softdrink,Chipes,hotel business etc | 1750 | 52500 | 630000 |
| Total variable Expense (B) | 1750 | 52500 | 630000 |
| Contribution Margin (CM) [C=(A-B)] | 1750 | 52500 | 630000 |
| Less Variable Expense | | | |
| Rent | | 2000 | 24000 |
| Electricity Bill | | 1200 | 14400 |
| Transportation | | 600 | 7200 |
| Salary (self) | | 5000 | 60000 |
| Salary(staff) | | 27000 | 324000 |
| Entertainment | | 200 | 2400 |
| Gird | | 0 | 0 |
| Generator | | 200 | 2400 |
| Mobile Bill | | 500 | 6000 |
| Total fixed cost (D) | | 36700 | 440400 |
| Net Profit (E)= [C-D] | | 15800 | 189600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-----------------|----------|------------|---------------|----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed |
| | | | (BDT) | | | (BDT) | Total |
| Soft drink | 0 | 0 | 15000 | 0 | 0 | 5000 | 20000 |
| Chipes | 0 | 0 | 10000 | 0 | 0 | 5000 | 15000 |
| Ate | 10 | 1200 | 12000 | 5 | 1200 | 6000 | 18000 |
| Potato | 2 | 2000 | 4000 | 2 | 2000 | 4,000 | 8,000 |
| Moydha | 10 | 1500 | 15000 | 0 | 0 | 10,000 | 25,000 |
| Oil | 20 | 100 | 2000 | 0 | 0 | 0 | 2,000 |
| Others | 0 | 0 | 20000 | 0 | 0 | 20,000 | 40,000 |
| security | 0 | 0 | 30000 | 0 | 0 | 0 | 30,000 |
| Total | 0 | 0 | 108000 | 0 | 0 | 50,000 | 158,000 |



Financial Projection (BDT)

| Particular | Daily | Monthly | Year1 | Year2 | Year3 |
|---|-------|---------|--------------|--------------|--------------|
| Revenue(Sales) | | | | | |
| Softdrink,Chipes,hotel business etc | 4940 | 148200 | 1778400 | 1867320 | 1960686 |
| Total Sales (A) | 4940 | 148200 | 1778400 | 1867320 | 1960686 |
| Less Variable Expense | | | | | |
| Softdrink,Chipes,hotel business etc | 2470 | 74100 | 889200 | 933660 | 980343 |
| Total variable Expense (B) | 2470 | 74100 | 889200 | 933660 | 980343 |
| Contribution Margin (CM) [C=(A-B)] | 2470 | 74100 | 889200 | 933660 | 980343 |
| Less Variable Expense | | | | | |
| Rent | | 2000 | 24000 | 24000 | 24000 |
| Electricity Bill | | 1500 | 18000 | 18200 | 18400 |
| Transportation | | 1000 | 12000 | 12200 | 12400 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(staff) | | 32000 | 384000 | 384000 | 384000 |
| Entertainment | | 200 | 2400 | 2400 | 2400 |
| Gird | | 0 | 0 | 0 | 0 |
| Generator | | 200 | 2400 | 2400 | 2400 |
| Mobile Bill | | 700 | 8400 | 8600 | 8800 |
| Total fixed cost (D) | | 42600 | 511200 | 511800 | 512400 |
| Net Profit (E)= [C-D] | | 31500 | 378000 | 421860 | 467943 |
| Investment Payback | | | 20000 | 20000 | 20000 |

Cash flow projection on business plan (rec. & Pay)

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---|--------------|--------------|--------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 378000 | 421860 | 467943 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 358,000 | 759,860 |
| | Total Cash Inflow | 428,000 | 779,860 | 1,227,803 |
| 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 | 20000 | 20000 |
| 3 | Net Cash Surplus | 358,000 | 759,860 | 1,207,803 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 08Years
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



কৃষকের স্বপ্ন হোক জান স্বপ্নকে আয়ত্ত্ব
ইফতার দেয়া বাথফিন ১০
মুদ্রিত - ২০/০৯/২০০৯

| শুধু ক্যাশে | |
|-------------|------|
| ১. ১০০ | ১০০ |
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| ১০. ১০০০ | ১০০০ |

বাংলাদেশ সরকার
"শ্রী শ্রী" ফিল্ম
কাজের সার্ভিস (সহায়তা
কর্মী কল্যাণ) (সিপি পাবনা)
কাজের সার্ভিস
১৯৯৯







বাংলাদেশ সরকার
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এতিমখানা বাজার প্রতিদিন মান কঠক আমোজিত
ইফতার দোয়া বাৎফিন" ১৬
আলিম মুহাম্মাদ - আলিম হামিদ (সহ) | আমান আলিম
আলী মদার মদার (সহ) | আলী মুহাম্মাদ
আয়োজক - এতিমখানা বাজার প্রোগ্রামিং ১৬
তারিখ - ২০/০৯/২০০৯ ইং



নাম্বার ওয়ান মানুষদের জন্য
নাম্বার ওয়ান চা



ভাই ভাই হোটেল & রেষ্টুরেন্ট, এতিমখানা বাজার.

