

Monpura Hotel and Confectionary



Presented by
Md. Abdur Rahim

NU Identified and PP Prepared by :
Md. Ballal Hossain (Ramgonj Unit)
Varified by- Md. Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Abdur Rahim
Age	:	10 Jan 1984 (31 years)
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	Brothers-04; Sister- 01
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Senowara Begum
(iii) Father's name	:	Mr. Abdul Lotif
(iv) GB member's info	:	Branch: Porcoat-Chatkhil, Center No- 10/m, Group No-01, Member Since-08-08-2010, Loan No-1227/1, First loan: Tk.- 10,000/- Existing loan: Tk.85,000/- Outstanding: Tk.54,335/-
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
Education	:	Class- Ten

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Hotel & Confectionary business
Trade License	:	33
Business Experiences	:	07 Years
Other Own/Family Sources of Income	:	Work in Abroad (brother, Father)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01791966394
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2010(04 years). NU invested GB Loan in his business and repaired their own house from the income of his business. They also bought some Land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Monpura Hotel and Confectionary.
Address/ Location	:	In front of Athakara, High School, Ramgonj ,Laxmipur.
Total Investment in BDT	:	2,75,000/-
Financing	:	Self BDT 1,75,000/- (from existing business) 64 % Required Investment BDT 1,00,000/- (as equity) 36 %
Present salary	:	7,000/-
Proposed Salary		7,000/-
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin		20%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Refrigerator With Stabilizer	80,000 (2)	35,000 (1)	1,15,000
Television	5000	-	5000
Cold drinks ,Energy drinks, Ice Cream, Curd and Grocery items (Flour, Sugar, Tea leaves)	25,000	65,000	90,000
Furniture , Fan, Gas Cylinder, Dekchi, Plate	35,000	-	35,000
Shop Advance	30,000	-	30,000
Total Capital	1,75,000	1,00,000	2,75,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	5500	165000	1980000
<i>Less: Cost of sales (B)</i>	4400	132000	1584000
Gross Profit (C) [C=(A-B)]	1100	33000	396000
<i>Less: Operating Costs</i>			
Shop Rent		2200	26400
Electricity bill		1600	19200
Generator bill		600	7200
Night Guard		130	1560
Dish Bill		200	2400
Gas Cylinder		1500	18000
Mobile bill & Other costs		600	7200
Present salary/Drawings- self		7000	84000
Employee Salary (2)		12000	144000
Non Cash Item:			
Depreciation Expenses		1355	16260
<i>Total Operating Cost (D)</i>		27185	326220
Net Profit (C-D):		5815	69780

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	6000	180000	2160000	6500	195000	2340000	7000	210000	2520000
Less: Cost of sales (B)	4800	144000	1728000	5200	156000	1872000	5600	168000	2016000
Gross Profit (C) [C=(A-B)]	1200	36000	432000	1300	39000	468000	1400	42000	504000
Less: Operating Costs									
Shop Rent		2200	26400		2200	26400		2200	26400
Electricity bill		1800	21600		2000	24000		2200	26400
Night Guard bill		130	1560		150	1800		200	2400
Generator		700	8400		750	9000		800	9600
Mobil Bill & Others		600	7200		650	7800		750	9000
Proposed Salary- Self		7000	84000		7500	90000		8000	96000
Proposed Salary- Staff (2)		12000	144000		12500	150000		13000	156000
Gas Cylinder		1500	18000		1700	20400		1800	21600
Dish Bill		200	2400		250	3000		250	3000
Non Cash Item:									
Depreciation Expenses		1793	21516		1793	21516		1793	21516
Total Operating Cost (D)		27923	335076		29493	353916		30993	371916
(Net Profit C-D) :		8077	96924		9507	114084		11007	132084
Pay back	40000			40000			40000		
Retained Income:	56924			74084			92084		

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit	96924	114084	132084
1.3	Depreciation (Non cash item)	21516	21516	21516
1.4	Opening Balance of Cash Surplus		24105	119705
	Total Cash Inflow	218440	159705	273305
2.0	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan	54335		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	194335	40000	40000
3.0	Net Cash Surplus	24105	119705	233305

SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.
- ✓ Skill and Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Increase in product price.

OPPORTUNITY

- ✓ Huge demand of various items.
- ✓ In front of High School.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.

মুগপুরা হোটেল এন্ড কনফেকশনারী

সিটিজেন্স স্টোর

শ্রীঃ মোঃ আব্দুর রহিম
এখানে দধি, মিষ্টি, রসুনলাই, আইসক্রীম ও
ঠাঙা পানীয় বিক্রয় করা হয়।
কুমিল্লা, মাদারগঞ্জ, চাঁদা, পল্টন। ফোন: ০১৭৩১-৫৫৬৩৬৪











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For more information

Grameen Trust

Md. Abdur Rahim

Phone No : 9017038

Cell No:01791966394