#### A Nobin Udyokta Project

## **Ahad Hotel**





Project by: Md. Ahad hossen
Identified by: Md. MD.Saiful Islam
Verified By: Md. Sohrab Hossain

Hajigonj Unit, Region-1 **GRAMEEN TRUST** 



## **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**



Name		Md: Ahad Hossen
Age		29/07/1987 (28 Years 8 months )
Marital status	:	Unmarried
Children		N/A
No. of siblings:	:	Brothers- 03 Sister - 02
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF etc.		Mother Father  Raseda Begum  Md. Jamal HOSSEN  Branch- Tamta Sharasty Center- 05/m ,Group-83Loanee no-1828 Member Since12/04/2000 First loan: 5000 Existing loan- Nill Outstanding: Nill-N/A  N/A  N/A  N/A  N/A  N/A
Education	:	Class Nine

#### **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

(Continued)



Present Occupation	:	Hotel And Tea Business.
Trade License No-		229/15-16
<b>Business Experiences</b>	•	10Years
Other Own/Family	:	Father is a Farmer
Sources of Income		One Brother is in abroad and
		One Brother is engaged in Business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info.		01721-437359
NU Project Source/Reference	:	GT Hajigonj Unit Office, Chandpur.

## BRIEF HISTORY OF GB LOAN Utilization by Family



NU's Mother has been a member of Grameen Bank (GB) from 12/04/2000 to 30/11/2008 (8 years). At first she took Tk.5,000 from GB. NU invested GB Loan in his business. He repaired their own house and bought some cattle from the income of his business. They gradually improved their life standard through GB loan.

## PROPOSED BUSINESS Info.



Business Name	:	Ahad Hotel
Address/ Location	:	Echapura Bazar, Sharasty, Chandpur.
Total Investment in BDT	:	262,440/=
Financing	:	Self BDT 162,440/=(from existing business) - 62% Required Investment BDT 100,000 (as equity)- 38%
Present salary/drawings from business (estimates)	:	9,000
Proposed Salary		9,000
i. Proposed Business % of present gross profit margin	:	22%
ii. Estimated % of proposed gross profit margin	:	22%
iii. Agreed grace period	:	2 months
iv. In future risk mgt. plan (from fire, disaster etc.)	:	N/A

## **EXISTING BUSINESS OPERATIONS Info.**



	Existing Business (BDT)				
Particulars Particulars	Daily	Monthly	Yearly		
Sales (A)	6000	180000	2160000		
Less: Cost of Sales (B)	4680	140400	1684800		
Gross Profit (A-B) = [C]	1320	39600	475200		
Less: Operating Costs			0		
Electricity Bill		900	10800		
Mobile bill		400	4800		
Shop rent		2200	26400		
Present Salary		9000	108000		
Present Salary Employee-2		12000	144000		
Others cost		300	3600		
Night guard bill		0	0		
Entertainment		300	3600		
Non Cash Item:			0		
Depreciation (20,900*10% + 31050*15%)		562	6744		
Total Operating Cost (D)		25662	307944		
Net Profit (C-D):		13938	167256		

#### PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items Karai/Cooking pan (3 Pieces*800) Refrigerator (1 Piece) Television Fan (4 Pieces) Furniture Stoves (4 Pieces*2000) Present goods (*) Advance	2,400 20,000 8,500 2,550 10,500 8,000 84,490 26,000		162,440
Proposed Items (**):		100,000	100,000
Total Capital	162,440	100,000	262,440

(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide

#### PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items				
Product name with quantity	Amoun t			
Flour (2 sacks*1300)	2,600			
Rice (2 sacks*2500)	5,000			
Clod drinks(Pepsi,7Up, Speed and Others)	25,000			
Ice-Cream	3,000			
Curd	6,000			
Soybean Oil (2 Containers*3200)	6,400			
Kerosene Oil (20 Liters*70)	1,400			
Salt (1 sack*420)	420			
Danish Milk (1 Carton)	2,320			
Tea	1,000			
Biscuit and Curd Cup	8,000			
Dal(1.1/2 sacks*1900)	2,850			
Sugar(1 sack*2500)	2,500			
Spices/Mosolla	8,000			
Others	10,000			
Total Present Stock	84,490			

Proposed Stock items				
Product name with quantity	Amount			
Refrigerator	35,000			
Pepsi, 7Up,Speed,And Others	10,000			
Ice-Cream	7,400			
Milk	8,000			
Rice (2 sacks*2500)	5,000			
Soyabeen Oil (2 Containers*3200)	6,400			
Kerosene Oil (50 Liters*70)	3,500			
Sugar (2 sacks*2500)	5,000			
Daal (2 sacks*1900)	3,800			
Flour (5 sacks1300)	5,200			
Biscuit and curd Cup	5,000			
Tee	1,700			
Plate (36*112)	4,000			
Total Proposed Item	100,00			

## Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
sales	7000	210000	2520000	7500	225000	2700000	8000	240000	2880000
Less cost of sales	5460	163800	1965600	5850	175500	2106000	6240	187200	2246400
Gross profit (22%)	1540	46200	554400	1650	49500	594000	1760	52800	633600
Less operating cost						0			
Mobile Bill		500	6000		600	7200		700	8400
Electricity Bill		1100	13200		1200	14400		1300	15600
Shop Rent		2200	26400		2200	26400		2200	26400
Proposed Salary- Self		9000	108000		9000	108000		9000	108000
Salary Employee(02)		12000	144000		14000	168000		16000	192000
Night guard bill			0		0	0		0	0
Entertainment		300	3600		400	4800		500	6000
Others (fees,		400	4800		400	4800		400	4800
Non Cash Item:									
Depreciation (24900*10%+66050*15%)		1033	12396		1033	12396		1033	12396
Total Operating Cost (D)		26533	318396		28833	345996		31133	373596
(Net Profit C-D) :		19,667	236,004		20,667	248,004		21,667	260,004
Pay back	40,000			10,000 40,000		40,000	40,000		
Retained Income:			196,004	208,004			220,004		

## CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	0	0
1.2	Net Profit	236,004	248,004	260,004
1.3	Depreciation (Non cash item)	12,396	12,396	12,396
1.4	Opening Balance of Cash Surplus	0	208,400	428,800
	Total Cash Inflow	348,400	468,800	701,200
2	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	208,400	428,800	661,200

## **SWOT Analysis**



# STRENGTH

- Long standing relationship with Grameen
- Well Known Person in locality
- Skill and 10 years working Experience

## WEAKNESS

- Lack of investment
- Less stock

## **O**PPORTUNITIES

Have a chance to serve more customers within local area

#### THREATS

- Political Unrest
- Theft
- Fire





































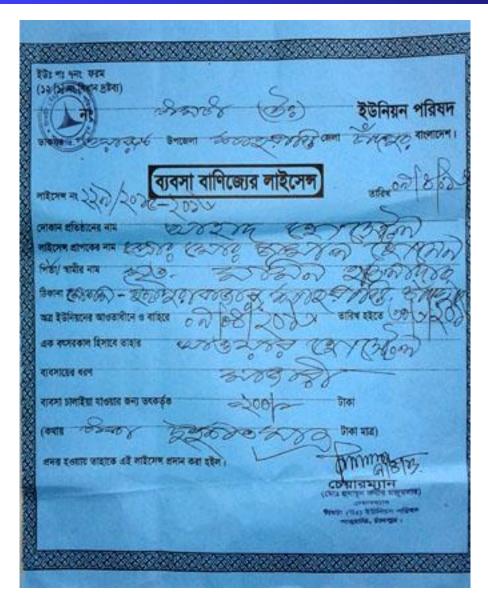


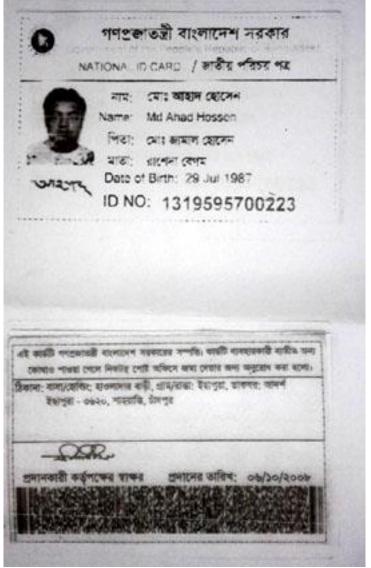




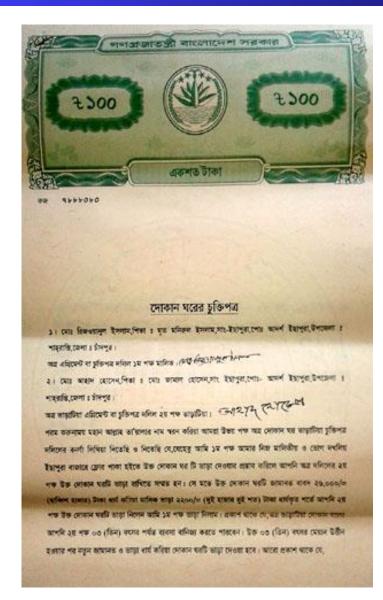


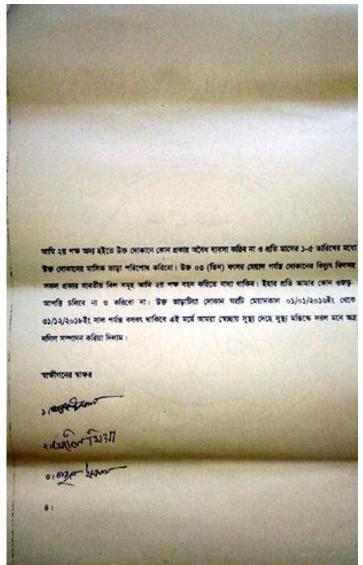














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	A4118-01178



# Presented at 39<sup>th</sup> Internal Design Lab on April 13, 2016 at GT

