

Proposed NU Business Name: **MS ARIF HOTEL**



Project identification and prepared by: Md. Shahinur Rahman,
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Project verified by: MD. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ARIFUL ISLAM
Age	:	03-05-1989 (28 Year)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	01 Son ,01 Daughter
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill:Modho Katoli, P.O: Gabtoli, P.S: Gabtoli Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. AMBIA BEGUM
(iii) Father's name	:	MD ABDUL MOJID POLU
(iv) GB member's info	:	Branch: Rameshorpur,Gabtoli, Centre # 34 (Female), Member ID: 11001, Group No: 01 Member since: 29-08-1997 (20 Years) First loan: BDT 3,000/- Existing Loan: BDT 50,000/- Outstanding loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	10 years experience in running business. 10 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Business
Entrepreneur Contact No.	:	01721-564981
Father's Contact No.	:	01765-224142
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Bogra Sadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AMBIA BEGUM joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS ARIF HOTEL
Location	:	Vill:Modho Katoli, P.O: Gabtoli, P.S: Gabtoli Dist: Bogra
Total Investment in BDT	:	BDT 70,000/-
Financing	:	Self BDT 40,000/-(from existing business) 57% Required Investment BDT 30,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Sweet,Tea and others.▪The business is operating by entrepreneur. Existing 02 employee.▪One will be appointed in the future.▪Collects goods from▪Agreed grace period is 3 months.

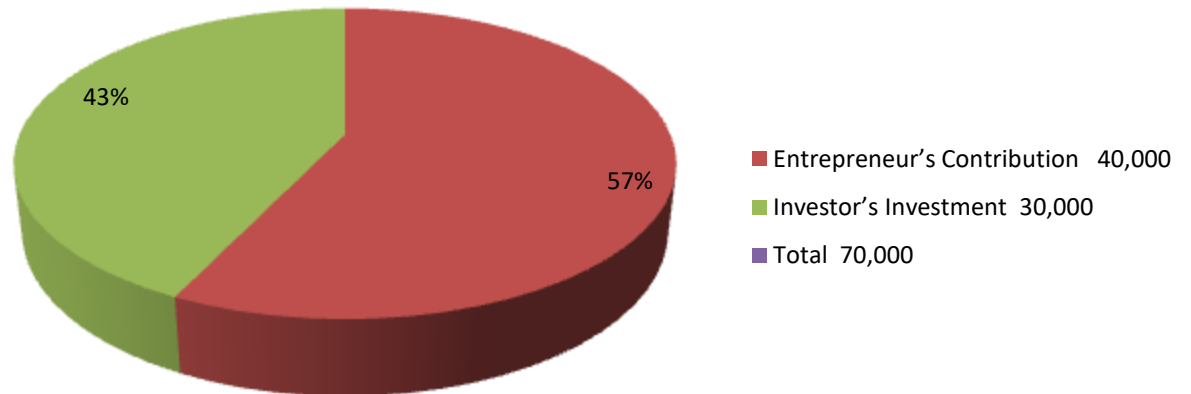
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sugar,Flours Cold drinks	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Production cost	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staf)		8,000	96,000
Entertainment		200	2,400
Guard		300	3,600
Generator		-	0
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		15,300	183,600
Net Profit (E) [C-D)		2,700	32,400

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Sugar	2	3500	7,000	2	3,500	7,000	14,000
Flour	3	2000	6,000	4	2,000	8,000	14,000
Cold Drink	200	90	18,000	100	90	9,000	27,000
Oil	100	80	8,000	100	60	6,000	14,000
Tea	5	200	1,000	0	4000	0	1,000
Total	0		40,000	0		30,000	70,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Sugar,Flours Cold drinks	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Purchase cost	4,000	120,000	1,440,000	1,512,000	1,587,600
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000	1,587,600
Contribution Margin (CM) [C=(A-B)	1,000	30,000	360,000	378,000	396,900
Less. Fixed Expense					
House rant		-	0	0	0
Electricity Bill		500	6,000	6,000	6,000
Transportation		1,000	12,000	12,000	12,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		8,000	96,000	96,000	96,000
Entertainment		200	2,400	2,400	2,400
Guard		300	3,600	3,600	3,600
Generator		-	0	0	-
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		15,300	183,600	183,600	183,600
Net Profit (E) [C-D)		14,700	176,400	194,400	213,300
Investment Payback			12,000	12,000	12,000

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	30,000		
1.2	Net Profit	176,400	194,400	213,300
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		164400	346,800
	Total Cash Inflow	206,400	358,800	560,100
2	Cash Outflow			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	164,400	346,800	548,100

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;Mondoldhoron,Jhorgacha
hat,Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

