

Bhai-Bhai Hotel & Sweet Meat



Presented by: Md. Golam Kibria
018174929612

NU Identified and PP prepared by
Md. Mozahidul Islam (Chandpur Sadar Unit)
Verified By: Md. Nazrul Islam



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Golam Kibria
Age	:	01-01-1992 (23 years)
Marital status	:	Married
Children	:	01 Child
No. of siblings:	:	03 Brothers, 05 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother: <input checked="" type="checkbox"/> Father: <input type="checkbox"/>
(ii) Mother's name	:	Saleha Begum
(iii) Father's name	:	Md. Hosen
(iv) GB member's info	:	Branch: Tamta,Sharasti, Centre: 53/m Loanee no: 4893/1 Member since: 26/02/2012 First loan: 5,000Tk, Existing loan: 20,000 Outstanding: 10,760
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	:	N/A
(ix) Others	:	N/A
Education	:	SSC

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

Present Occupation	:	Hotel Business
Business Experiences and Training Info	:	07 years
Trade license no	:	45/15-16
Other Own/Family Sources of Income	:	One brother is Thai Worker & Other is Student.
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of GB member since 2012 (3 years Running) . At first she took a loan amount of 5000 Taka from Grameen Bank. NU used this loan for his business inception and business development .He also increased his asset from the business income. NU's Mother Gradually increase her economic condition from use GB loan .

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Bhai-Bhai Hotel & Sweetmeat.
Address/ Location	:	Vill: Jogonnatpur , PO: Ahammadpur 3610, Hajigonj, Chandpur.
Total Investment in BDT	:	251000
Financing	:	Self BDT 151000 (from existing business) 61 % Required Investment BDT 100000 (as equity) 39 %
<i>Present salary/drawings from business (estimates)</i>	:	8000
Proposed Salary	:	8000
Proposed Business	:	
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	02 months.

Present stock item

Refrigerator	(01 Pc)	35000
Show case	(02 Pc)	16500
Fan	(03 Pc)	4500
Table	(05 Pc)	17000
Chair	(20 Pc)	10500
TV	(01 Pc)	6000
Plate+jug+glass		5000
Advance		40000
Others		9000
Flour 01beg		1500
Oil	(01 Tin)	1200
Dal		3000
Sugar	(01bag)	1800
Total		151000

Proposed Item

Flour	(1500* 10 Bag)	15000
Sugar	(1800*02)	3600
Oil	(1200*10 Tin)	12000
Refrigerator	(01 Pc)	35000
Potato	(02 Bag)	3400
Different Kinds of Dal		7500
Rice	(2000* 05 Bag)	10000
Chair+ Table		11000
Others		2500
Total		100000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A) [Tea]	5000	150000	1800000
<i>Less: Cost of sales (B) with L.P gas</i>	4000	120000	1440000
Gross Profit (C) [C=(A-B)]	1000	30000	360000
<i>Less: Operating Costs</i>			
Electricity bill		600	7200
Shop Rent		1200	14400
Mobile		200	2400
Present salary -own		8000	96000
Present salary employee 02		8000	96000
Entertainment		100	1200
Dish bill		150	1800
Fee+ others		100	1200
Non Cash Item:			
Depreciation Expenses 58000* 10%=5800 &45500 *15%=6825		1052	12625
Total Operating Cost (D)		19402	232824
Net profit		10598	127176

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	6000	180000	2160000	6500	195000	2340000
<i>Less: cost of sales (B)</i>	4800	144000	1728000	5200	156000	1872000
Gross Profit (C) [C=(A-B)]	1200	36000	432000	1300	39000	468000
<i>Less: Operating Costs</i>						
Electricity bill		600	7200		650	7800
Shop Rent		1200	14400		1200	14400
Mobile Bill (SMS & Reporting inclusive)		300	3600		350	4200
Proposed Salary- Self		8000	96000		8000	96000
Entertainment		150	1800		200	2400
Others (T.L, TAX, CHADA)		150			200	2400
Present salary employee 02		8000	96000		9000	108000
Depreciation Expenses		1052	12624		1052	12624
<i>Total Operating Cost (D)</i>		19452	233424		20652	247824
(Net Profit C-D) :		16548	198576		18348	220176
Pay back		60000			60000	
Retained money		138576			160176	

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	100000	
1.2	Net Profit	198576	220176
1.3	Depreciation (Non cash item)	12624	12624
1.4	Opening Balance of Cash Surplus		140440
	Total Cash Inflow	311200	373240
2.0	Cash Outflow		
2.1	Purchase of Product	100000	
2.2	Payment of GB Loan	10760	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	170760	60000
3.0	Net Cash Surplus	140440	313240

SWOT ANALYSIS

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known business man in locality.
- ✓ Provide quality products.
- ✓ Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Transportation cost.
- ✓ Increase products price.

OPPORTUNITIES

- ✓ All kind of mudri item are available .
- ✓ Huge demand from locality.
- ✓ Central point of market .

THREATS

- ✓ Load shading.
- ✓ Fire
- ✓ Political Unrest.
- ✓ Other competition.











গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
স্বরাষ্ট্র মন্ত্রণালয়
জাতীয় পরিচয় পত্র / জাতীয় পরিচয় পত্র


নাম: গোলাম কিব্রিয়া
Name: Golam Kibria
পিতা: মোহাম্মদ হোসেন
মাতা: মাসুমা বেগম
Date of Birth: 01 Jun 1962
ID NO: 19921314925000027

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি সঠিক ব্যবহারে রাখতে হবে এবং এটি সঠিকভাবে পরিচয়পত্রের মত ব্যবহার করা যাবে না।
স্বাক্ষর: মোহাম্মদ হোসেন, সচিব, স্বরাষ্ট্র মন্ত্রণালয়, বাংলাদেশ সরকার, ঢাকা।
তারিখ: ২০/০৬/২০২০


জাতীয় পরিচয়পত্রের সচিব, স্বরাষ্ট্র মন্ত্রণালয়, বাংলাদেশ সরকার, ঢাকা।
তারিখ: ২০/০৬/২০২০



Presented at
GT's 21st Internal Design Lab
on 5 November, 2015

For Further Information

Grameen Trust

Phone No : 9017038

Md. Golam Kibria

Cell No: 01874929612

