Proposed NU Business Name: Sharif Hotel.



Project identification and prepared by:S.M.
Habibullah, Jamurki Unit, Tangail
Project verified by: Md. Abu Bakkar Siddique



В	rief	Bio of The Proposed Nobin Udyokta
Name	:	Md. Sharif Mia
Age	:	9-10-1979 (38 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Dauthers.
No. of siblings:	:	3 Brothers & 2 Sisters.
Address	:	Vill:Pakulla ,P.O: Jamurki ,P.S:Mirzapur, Dist: Tangail.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father Aleya Begum Md. Ali Azgar Mia Branch: Jamurki, Centre #75 (Feale), Member ID:5943 , Group No: 06 Member since: 20-07-2010 (07 Years) First loan: BDT = 5,000/- Last Loan = 10,000/-
Further Information: (v) Who pays GB loan installment	:	Outstanding loan:= 3,620/- Father.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	12 years of business experience.
Own Business and	:	12 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-905731
Family's Contact No.	:	01918-217223
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Aleya Begum joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Propo	DSI	ed Nobin Udyokta Business Info
Business Name	:	Sharif Hotel
Location	:	Pakulla Bus Stopage,Mirzapur,Tangail.
Total Investment in BDT	:	BDT 6,00,000/-
Financing	:	Self BDT 4,50,000/- (from existing business) 75% Required Investment BDT 1,50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x10 ft= 200 square ft
Security of the shop	:	BDT 3,00,000
Implementation		 The business is planned to be scaled up by investment in existing goods like;Ready Food,Bevarage etc. Average 25 % gain on sales. The business is operating by entrepreneur. Existing two employees. The shop is rented . Collects goods from Pakulla Bazar. Agreed grace period is 3 months.

Existing Business											
Revenue (sales)	Daily	Monthly	Yearly								
Ready Food,Beverage etc	4500	135000	1620000								
Servicing		0	0								
Total Sales (A)	4500	135000	1620000								
Less. Variable Expense											
Ready Food,Beverage etc	3375	101250	1215000								
Total variable Expense (B)	3375	101250	1215000								
Contribution Margin (CM) [C=(A-B)	1125	33750	405000								
Less. Fixed Expense											
Rent		3000	36000								
Electricity Bill		1000	12000								
Transportation		0	0								
Salary (self)		5000	60000								
Salary (staff)		15000	180000								
Entertainment		0	0								
Graud Bill		100	1200								
Generator Bill		100	1200								
Mobile Bill		300	3600								
Total fixed Cost (D)		24500	294000								
Net Profit (E) [C-D)		9250	111000								

			Inv	estment Breakdov	vn			
Particulars		Existin	g	Particulars		Propos	Proposed	
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Rice	2	2400	4800	Rice	20	2500	50000	54800
Wheat	2	1300	2600	Wheat	10	1500	15000	17600
Dal	10	50	500	Egg	750	6	4500	5000
Egg	300	6	1800	Mineral Water	500	20	10000	11800
Mineral Water	500	20	10000	Beverage	1000	20	20000	30000
Beverage	500	20	10000	Oil	105	100	10500	20500
Ready food			8000				0	8000
			0				0	0
			0				0	0
			0				0	0
Machineries			110000					110000
OTHERS			2300	OTHERS			40000	42300
SECURITY			300000					300000
TOTAL			450000				150000	600000

Source of Finance



	Financial Projection	ın (BDT)			
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue (sales)	Daily				
Ready Food,Beverage etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Servicing	0	0	0	0	0
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense		0			
Ready Food,Beverage etc	1,375	41,250	495,000	519,750	545,738
Total variable Expense (B)	1,375	41,250	495,000	519,750	545,738
Contribution Margin (CM) [C=(A-B)	1,375	41,250	495,000	519,750	545,738
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		1,000	12,000	12,300	12,600
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		15,000	180,000	180,000	180,000
Entertainment		0	0	0	0
Graud Bill		100	1,200	1,200	1,200
Generator Bill		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,700	3,800
Total fixed Cost (D)		24,500	292,800	293,200	293,600
Net Profit (E) [C-D)		16,750	201,000	211,050	221,603
Investment Pay Back			60,000	60,000	60,000

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	150000		
1.2	Net Profit	201000	211050	221603
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		141000	292050
	Total Cash Inflow	351000	352050	513653
2	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3	Net Cash Surplus	141000	292050	453653

SWOT ANALYSIS

$\mathsf{S}_{\mathsf{trength}}$

Employment: Self: 01 Family:0` Others:02

Experience & Skill: 12 Years

Own Business: 08 Years 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

Pictures





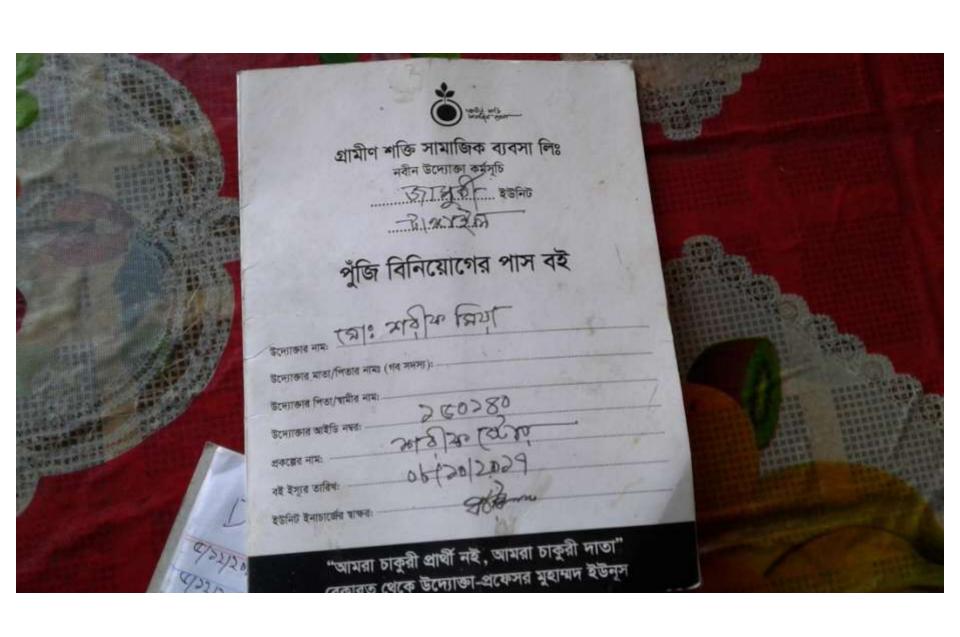








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FAMILY PICTURE

