

Monpura Hotel and Confectionary



Presented by
Md. Sabuj Hossain

NU Identified and PP Prepared by :
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GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md.Sabuj Hossain
Age	:	10 March 1990 (24 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Brother-05
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. Alaya Begum
(iii) Father's name	:	Mr. Md.Shaid Ullah
(iv) GB member's info	:	Branch: Sonapur Member since-20-02-1993 First loan: Tk.- 5000/- Existing loan: Nill
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN	:	N/A
Education Still to date	:	Class Nine

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

Present Occupation	:	Hotel & Confectionary
Business Experiences	:	14 Year
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
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 1993(10 years). Nu's father 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 Ramgonj Registry Office, Ramgonj ,Laxmipur.
Total Investment in BDT	:	400000/-
Financing	:	Self BDT 250,000/- (from existing business) 60 % Required Investment BDT 150,000/- (as equity) 40 %
Present salary	:	10,000/-
Proposed Salary		10,000/-
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15%
(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	20,000/-	40,000/-	60,000/-
Bakery item & Cold drinks ,Energy drinks	13000/-	40,000/-	53000/-
Decoration & Gas Cylinder	30,000/-	20,000/-	50000/-
Confectionary Items , Yogurt & Grocery	25000	50,000/-	75000
Shop Advance (2)	1,62,000/-		162000
Total Capital	250000/-	150000/-	400000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A) From sale tea, rice ,curry ,Bakery Item			
Confectionary & cold drinks	10000	3000000	3600000
<i>Less: Cost of sales (B)</i>	8500	255000	3060000
Gross Profit (C) [C=(A-B)]	1500	45000	540000
<i>Less: Operating Costs</i>			
Shop Rent		4500	54000
Electricity bill		600	7200
Generator bill		400	4800
Night Guard		200	2400
Gas Cylinder		1500	18000
Mobile bill		500	6000
Present salary/Drawings- self		10000	120000
Employee Salary (3)		18000	216000
Others cost		500	6000
Non Cash Item:			
Depreciation Expenses 20000*15%&30000*10%		500	6000
<i>Total Operating Cost (D)</i>		36700	440400
Net Profit (C-D):		8300	99600

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	12000	360000	4320000	13000	390000	4680000
Gross Profit (C) [C=(A-B)]		54000	648000		58500	702000
Less: Operating Costs						
Shop Rent		4500	54000		4500	54000
Electricity bill		800	9600		800	9600
Night Guard bill		200	2400		200	2400
Generator		400	4800		500	6000
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000
Proposed Salary- Self		10000	120000		10000	120000
Proposed Salary- Staff (4)		22000	264000		24000	288000
Others(fee, entertainment, travel.)		1000	12000		1000	12000
Non Cash Item:						
Depreciation Expenses =50000*10%&60000*15%		1167	14004		1167	14004
Total Operating Cost (D)		40567	486804		42667	357204
(Net Profit C-D) :		13433	161196		15333	183996
Pay back			90000			90000
Retained Income:	71196			93996		

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	150000/-	
1.2	Net Profit (Ownership Tr. Fee added back)	161196	183996
1.3	Depreciation (Non cash item)	14004	14004
1.4	Opening Balance of Cash Surplus		85200
	Total Cash Inflow	325200	283200
2.0	Cash Outflow		
2.1	Purchase of Product	150000/-	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90000	90000
	Total Cash Outflow	240000	90000
3.0	Net Cash Surplus	85200	193200

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
- ✓ In front of Ramgonj Registry Office.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.







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For more information

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