



Grameen Kalyan

Proposed NU Business Name : **Billal Hotel & Restaurant**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Billal Hossain . Vill: Bottoil (Dhokinpara), Post: Bistic Upazilla : Kushtia, District: Kushtia
Age	:	21 Years
Marital status	:	Single
No. of siblings:	:	1 (One) brother & (2) two sisters
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. (ix) Others	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Hachina Begum.</p> <p>Md. Nurislam .</p> <p>Branch: Alampur, Group # 03, Centre # 41/M, Loan no.: 9701, Member since: 2007, First loan: Tk. 10,000/-, Existing loan: 35,000, Outstanding: 29,610</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	H.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Hotel business
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	3 (Three) years experiences in this business. Started business with BDT 20,000 (Twenty thousand).
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01936317089
National ID number	:	5037950025866
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 10,000 (Ten thousand) and used the money in present business work. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Billal Hotel.
Address/ Location	:	Bottoil, Kushtia.
Total Investment in BDT	:	BDT : 85,000/-
Financing	:	Self BDT : 35,000/- (from existing business) Required Investment BDT : 50,000/- (as equity)
Present salary/drawings from business (estimates)	:	BDT 2000/- (Two thousand)
Proposed Salary	:	BDT : 4000/- (Four thousand)
Proposed Business Implementation Plan.	:	<ul style="list-style-type: none"> ➤ The project will start with having a hotel & restaurant ; ➤ Sales Items(rice, egg, meat, vegetable, fish, etc;) ➤ Estimated sales is BDT. Tk. 3500/- per day; ➤ Estimated gross profit is 30% on sales; ➤ Payback period is estimated 2 years; ➤ Expected date to start the project in November,2015.

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Revenue			
Sales (A)	2,500	65,000	780,000
Cost of sales (B)	1750	45500	546000
Gross profit (GP) [C=(A-B)]	750	19,500	234,000
Less: Operating Costs:			
Electricity bill		250	3,000
Mobile bill		200	2,400
Present salary/Drawings-self		2,000	24,000
Wages (2 labor)		11,700	140,400
Other Expenses		150	1,800
Non Cash Item:			
Depreciation Expenses		200	2,400
Total Operating Cost (D)		14,500	174,000
(C-D)Net Profit:		5,000	60,000

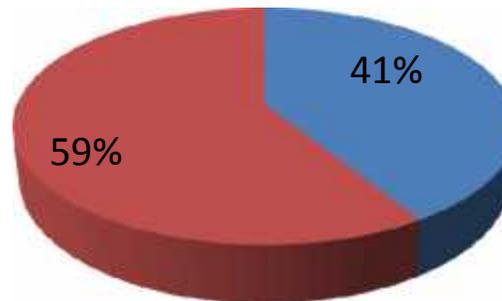
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Lunch & dinner items (Fish, rice, Meat, vegetable, egg.)	10,000	0	0	10,000
Breakfast (Ruti, porata, Egg, etc)	10,000	0	0	10,000
Refrigerator	0	0	35,000	35,000
Furniture and decoration to maintain hygienic environment	10,000	0	15,000	25,000
Cash in Hand	5,000	0	-	5,000
Total Capital	35,000	0	50,000	85,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	35,000	41
Investor's Investment	50,000	59
Total Investment	85,000	100

- Entrepreneur's Contribution
- Investor's Investment



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue						
Sales (A)	3,500	91,000	1,092,000	3,850	100,100	1,201,200
Cost of sales (B)	2,450	63,700	764,400	2,695	70,070	840,840
Gross profit (GP) [C=(A-B)]	1,050	27,300	327,600	1,155	30,030	360,360
Less: Operating Costs:						
Electricity bill		250	3,000		275	3,300
Mobile bill		250	3,000		275	3,300
Wages (2 labor)		11700	140,400		11700	140,400
Proposed salary		4,000	48,000		4,000	48,000
Other Expenses		200	2,400		220	2,640
Non Cash Item:						
Depreciation Expenses		600	7,200		660	7,920
Total Operating Cost (D)		17,000	204,000		17,130	205,560
(C-D)Net Profit:		10,300	123,600		12,900	154,800
Retained Income:			123,600			154,800

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after Three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow		
Opening Balance	5,000	148,600
Capital Infusion by Investor	50,000	-
Sales	1,092,000	1,201,200
Total Receipts	1,147,000	1,349,800
Cash Outflow:		
Cost of goods sold	764,400	840,840
Operating expenses	204,000	205,560
Return to investor	30,000	30,000
Total payment	998,400	1,076,400
Closing Balances	148,600	273,400

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1 Future employment: 0<input type="checkbox"/> Skill and experience;<input type="checkbox"/> Good Reputation;<input type="checkbox"/> Ownership in his own name;<input type="checkbox"/> Keeping books of record.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not serve customer as per demand lack of sufficient capital.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Fixed customer (retail & wholesale);<input type="checkbox"/> Investor's money will be payback in two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Local competitor<input type="checkbox"/> Credit Sales<input type="checkbox"/> Product Damage.

Presented at 8th Executive SB Design Lab on 14th
October, 2015 at Grameen Kalyan.

Thank you

Pictures

My mother and me























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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
ইউনিয়ন পরিষদের ৭ নং ফরম
এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

ক্রমিক নং ৫২০

লাইসেন্স

৪ নং বটতৈল ইউনিয়ন পরিষদ

লাইসেন্স নং - ১(৪২০)১৫-১৬ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।

তারিখ : ০৮/০৭/১৫.....

দোকান / কোম্পানী / গ্রহীতার নাম : রিমান হোসেন এন্ড রেস্টুরেন্ট.....

পিতা / স্বামী / মালিকের নাম : মোঃ রিমান হোসেন.....

ঠিকানা : বর্ডার রোড..... কুষ্টিয়া.....

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : হেপার্ডি এন্ড রেস্টুরেন্ট..... বৈধ বা বলবৎ থাকার সময় : ২০১৫-২০১৬

লাইসেন্সের মেয়াদ : ৩০/৬/২০১৬..... পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) ২০০/১০ টাকা পয়সা (কথায়) দুইশত টাকা.....

মোহর

১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৩০/৬

৪ নং বটতৈল ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া। ০৮/০৭/১৫

Thank You