



**Grameen Kalyan**

**Proposed NU Business Name : *Kalam Hotel***



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Abul Kalam Mondul Vill:Jawgai, Post: Dohakhola, Upazilla: Goripur District: Mymensingh
Age	:	32 Years.
Marital status	:	Married.
Progeny	:	One Son
No. of siblings:	:	2 (Two ) Brothers & 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	:	Mother <input checked="" type="checkbox"/> <b>Yes</b> Father <input type="checkbox"/> Mst. Jahura Khatun Let. Abdus Sattar Mondul Branch: Dohakhola, Group # 04, Centre # 39/M, Loan no. 3457, Member since: 1996, First loan: Tk.1,500, Last loan: 20,000, Outstanding: 12080
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	:	NU Yes Nil Nil Nil
Education, till to date	:	Eight.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	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.)	:	He has no formal training but 15 years experience in this business.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713599926
National ID number	:	6112327846628
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh.(FS-Mst. Sharmin Sultana, ID No:2559)

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 1996. At first she took GB loan BDT 1,500 (one thousand five hundred) and used the money in household development. Gradually several times she took GB loan and utilized it in business purposes.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>Kalam Hotel</b>
Address/ Location	:	Gazipur Bazaar, Goripur, Mymensingh.
Total Investment in BDT	:	<b>BDT: 2,40,000/-</b>
Financing	:	Self financing: <b>BDT: 1,40,000</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	BDT <b>3000</b> (Three thousand only)
Proposed Salary	:	BDT <b>5000</b> (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li><input type="checkbox"/> This is an on going business so the fund need to increase the volume of existing product.</li> <li><input type="checkbox"/> Different Kinds of Products will be buy &amp; Sale.</li> <li><input type="checkbox"/> Estimated sales is @ Tk. 6,500 per day.</li> <li><input type="checkbox"/> Gross profit margin on average 15% on sales.</li> <li><input type="checkbox"/> Two employee wages @ Tk. 200/-per day.</li> <li><input type="checkbox"/> Payback period is estimated to be 2 years.</li> </ul>

## *EXISTING BUSINESS OF NOBIN UDYOKTTA*

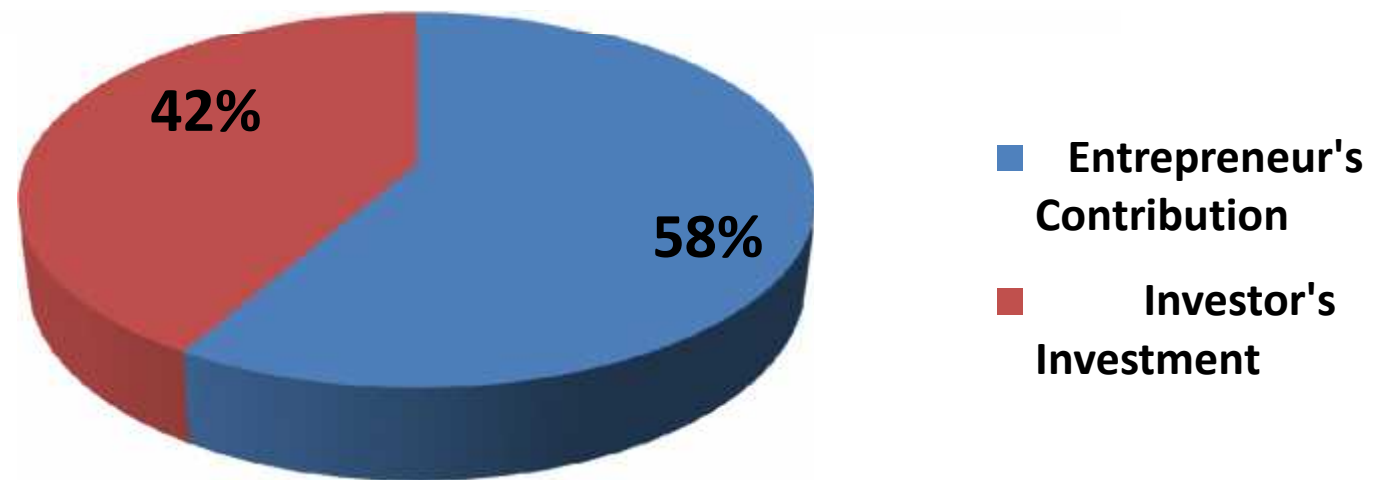
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,500	112,500	1,350,000
<b>Less: Cost of Sales (B)</b>	3,825	95,625	1,147,500
<b>Gross profit (GP)= [C (A-B)]</b>	<b>675</b>	<b>16,875</b>	<b>202,500</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		500	6,000
Shop Rent		1,200	14,400
Present Salary Self		3,000	36,000
Worker wages 2	200	5,000	60,000
Transportation		500	6,000
Mobile bill		500	6,000
Other Expenses		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses			3,500
<b>Total Operating Cost (D)</b>		<b>11,200</b>	<b>137,900</b>
<b>(C-D)Net Profit</b>		<b>5,675</b>	<b>64,600</b>
<b>Retained Income:</b>			<b>64,600</b>

## **PROPOSED PROJECT INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
<b>Investment in different categories:</b>			
Shop advance (shop value)	50,000		50,000
Furniture	35,000	15,000	50,000
Freeze		30,000	30,000
Purchases; (sugar, flour, pulses, ginger, oil, & etc)	50,000	10,000	60,000
Purchases; (Rice, meat, pulses, & etc)		35,000	35,000
Soft drinks; Various ice cream, 7 UP, tiger, speed, pran up, etc		10,000	10,000
Cash In hand	5,000		5,000
<b>Total Capital</b>	<b>140,000</b>	<b>100,000</b>	<b>240,000</b>

# Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	140,000	58
Investor's Investment	100,000	42
<b>Total Investment</b>	<b>240,000</b>	<b>100</b>





# *FINANCIAL PROJECTION OF NU BUSINESS PLAN*

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Revenue:</b>						
Estimated Sales	6,500	162,500	1,950,000	7,150	178,750	2,145,000
<b>(B) Total Cost of Sales</b>	5,525	138,125	1,657,500	6,078	151,938	1,823,250
<b>Gross profit (GP)= [C (A-B)]</b>	<b>975</b>	<b>24,375</b>	<b>292,500</b>	<b>1,073</b>	<b>26,813</b>	<b>321,750</b>
<b>Less: Operatin Costs:</b>						
Electricity bill		800	9,600		880	10,560
Shop Rent		1,200	14,400		1,320	15,840
Proposed salary-self		5,000	60,000		5,500	66,000
Worker wages 2		5,000	60,000		5,500	66,000
Transportation		1,000	12,000		1,100	13,200
Mobile bill		500	6,000		550	6,600
Other Expenses		1,000	12,000		1,100	13,200
<b>Non Cash Item:</b>						
Depreciation Expenses			3,500			3,850
<b>Total Operating Cost (D)</b>		14,500	177,500		15,950	195,250
<b>(C-D)Net Profit</b>		<b>9,875</b>	<b>115,000</b>		<b>10,863</b>	<b>126,500</b>
<b>Retained Income:</b>			<b>115,000</b>			<b>126,500</b>

**Notes:** 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 8 installment including ownership transfer fee after 3 month grace period.

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

	<b>Year (1)</b>	<b>Year (2)</b>
<b><u>Cash inflow:</u></b>		
Opening Balance	5,000	160,000
Capital Infusion by Investor	100,000	
Sales	1,950,000	2,145,000
<b>Total Receipts</b>	<b>2,055,000</b>	<b>2,305,000</b>
<b><u>Cash Outflow:</u></b>		
Cost of goods sold	1,657,500	1,823,250
Operating expenses	177,500	195,250
Return to investor	60,000	60,000
<b>Total payment</b>	<b>1,895,000</b>	<b>2,078,500</b>
<b>Closing Balance</b>	<b>160,000</b>	<b>226,500</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 2
- Skill and experience.
- Ownership in his own name.

## **W**EAKNESS

- Price of goods may be decreases.
- Lack of sufficient capital.

## **O**PPORTUNITIES

- Location of shop.
- Fixed customer.
- Investor's money will be payback in two years.

## **T**HREATS

- Theft;
- Fire.
- Credit Sales.

Presented at 21<sup>th</sup> Ex. SB Design Lab on May 29,  
2016 at Grameen Kalyan

Thank you

# Trade License

ইউপি ফরম-১৩  
লাইসেন্স ফি আদায় রেজিস্টার  
সংখ্যা নম্বর ২০০৫-২০২৬

পরিশিষ্ট-১৩

ক্রমিক নং  
75

লাইসেন্স

০৮নং জেএফআর/১৮ ইউনিয়ন পরিষদ  
জেরিপুড়া উপজেলা  
সুহৃৎমানসিঙ্গা জেলা

ই নম্বর: ০৮  
লাইসেন্স নম্বর: ৩২৪  
তারিখ: ২৫/০৫/২০২৬

লাইসেন্সধারীর নাম: মোঃ আব্দুল হোসেন  
পিতা/স্বামীর নাম: মৃত মোঃ মাজহার  
ঠিকানা: জারীপুড়া গ্রামসভা, জেরীপুড়া, সুহৃৎমানসিঙ্গা  
পেশার ধরন: হোটেল  
৩০/০৬/২০২৬ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা = ২০০/- কথায়: ( দুইশত টাকা মাত্র )  
প্রাপ্ত হয়ে তার বাবসা/কৃতি/পেশা হিসাবে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ২৫/০৫/২০২৬

২৫/০৫/২৬  
মোঃ আব্দুল হোসেন (স্বাক্ষর)  
চেয়ারম্যান  
০৮নং জেএফআর ইউনিয়ন পরিষদ  
জেরিপুড়া উপজেলা



















# NU With his Mother



*Thank You*