

*Proposed NU Business Name : **M/S Bhai Bhai Hotel***
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified & Prepared by: **Md. Asaduzzaman, Asst. Officer,***
Gobindoganj Unit, Gaibandha.

*Business Proposal Verified by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Saiful Islam Vill: Singjani, Union: Taluk kanupur, Post: Komorpur, Upazila:Gobindaganj, District: Gaibandha.
Age	:	31 years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter
No. of siblings:	:	03 (Three) Brothers and 03 (Three) 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"/> Father <input type="checkbox"/> Mst. Sahena Khatun Md. Sayed Ail <i>Branch:Komorpur, Gobindaganj, Gaibandha, Centre # 28/mo,</i> <i>Loan no.: 7014/1, Membership since May 10, 2000</i> First loan: Tk. 4,000 Existing loan: Tk. 21,402, Outstanding loan: Tk. 1,612
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur's Father No Nil Nil

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

Education, till to date	:	Class Five
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	22 (Twenty Two) years experience in running his own business. He started the business with BDT 10,000 (Ten thousand). : He has on hand training from his father (5Yrs) during his childhood.
Other Own/Family Sources of Income	:	His family's others income from agriculture. He has repaired own residence and he has given 1.00 lac taka advance for his shop place as well as expanded his running business from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01624223991
NU's National ID No.	:	3213010704521
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Sahena Khatun is a GB member since May 10, 2000 at first she took GB loan BDT 4,000 (Four thousand).
- Successively several times she utilized GB loan by assisting her son (entrepreneur) in existing business and household purposes.
- Finally GB loan helped her to improve economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Bhai Bhai Hotel</i>
Address/ Location	:	Kalitola Bazar,Gobindaganj,Gaibandha.
Total Investment in BDT	:	Tk.291,000
Financing	:	Self Tk. 221,000 (from existing business) Required Investment Tk. 70,000 (as equity)
Present salary/drawings from business	:	BDT 4000 (Four thousand)
Proposed Salary	:	BDT 4,500 (Four thousand Five Hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 15%
(ii) Estimated % of proposed gross profit margin	:	On an average 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	2,500	70,000	840,000
Less: Cost of Sales / Products (Product purchase) (B)			
	2,125	59,500	714,000
Gross Profit (C) [C=(A-B)]	375	10,500	126,000
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		450	5,400
Shop rent		1,200	14,400
Mobile bill		400	4,800
Conveyance bill		350	4,200
Ownership Transfer Fee			-
Present Salary (Family & Self)		4,000	48,000
Present Salary (Assistant-01)		1,500	18,000
Bank charge (DD, PO, SC)		-	-
Provision of bad debt		3	33
Other cost (Stationary & Entertainment etc.)		200	2,400
Non Cash Item:			
Depreciation Expenses		269	3,225
Total Operating Cost (D)		8,872	106,458
Net Profit (C-D):		1,628	19,542

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, Bakery Item, Soft-Drinks, betel leaf & betel nut, etc.)	Investment in products (Grocery item, bakery item, soft drinks and betel leaf & betel nut etc.)	90,642	50,000	140,642
Investment in Machineries (Refrigerator, Fan-2 etc.)		15,600	-	15,600
Cash in hand		2,578	-	2,578
Advance for Shop		100,000	-	100,000
Debtors (Since September, 2015 to at present)		3,330	-	3,330
Decoration (fixture and fittings)		8,850	-	8,850
Total Capital		221,000	50,000	271,000

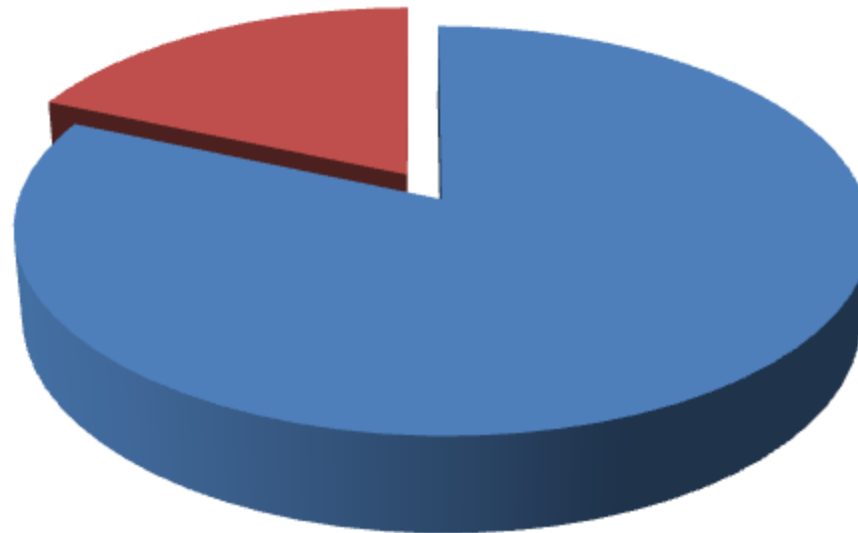
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 221,000

■ GTT's Investment BDT 50,000

■ Total Capital BDT 271,000

**GTT's Investment
18%**



**Entrepreneur's
Contribution 82%**

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales income from Products	3,500	98,000	1,176,000	4,025	112,700	1,352,400	4,508	126,224	1,514,688
Less: Cost of Sales / Products (Product purchase) (B)	2,975	83,300	999,600	3,421	95,795	1,149,540	3,832	107,290	1,287,485
Gross Profit (C) [C=(A-B)]	525	14,700	176,400	604	16,905	202,860	676	18,934	227,203
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		650	7,800
Generator bill		450	5,400		500	6,000		550	6,600
Shop rent		1,200	14,400		1,200	14,400		1,200	14,400
Mobile bill (SMS & Reporting)		400	4,800		400	4,800		400	4,800
Conveyance		400	4,800		500	6,000		600	7,200
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary-(Family & Self)		4,500	54,000		5,000	60,000		5,500	66,000
Proposed Salary-(Assistant-01)		2,000	24,000		2,000	24,000		2,500	30,000
Bank charge (DD, PO, SC)		50	300		80	960		100	1,200
Provision of bad debt		3	33		3	33		103	33
Other cost (Stationary & Entertainment etc.)		200	2,400		500	6,000		500	6,000
Non Cash Item:									
Depreciation Expenses		269	3,225		269	3,225		269	3,225
Total Operating Cost (D)	-	10,305	121,358	-	11,385	136,618	-	12,705	151,258
Net Profit (C-D)	-	4,395	55,042	-	5,520	66,242	-	6,229	75,945
Retained Income			55,042			121,283			197,228

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Monthly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	57,042	70,242	79,945
1.3	Depreciation Expenses	3,225	3,225	3,225
1.4	Opening Balance of Cash Surplus	-	48,267	97,733
	Total Cash Inflow	110,267	121,733	180,903
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	62,000	24,000	24,000
3.0	Total Cash Surplus	48,267	97,733	156,903

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 01 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Experience : 22 yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Inadequate Capital.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers.<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 418,228 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 304th as Yunus Centre and 84th In-house Executive
Social Business Design Lab
(GTT) on 28 July, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures













ইউপি ফরম- ১৩
লাইসেন্স ফি আদায় রেজিষ্টার
অর্থ বৎসর ২০১৫/১৭

লাইসেন্স

০৫ নং দপ বঙ্গু ইউনিয়ন পরিষদ
শ্রীমতিবন্দুপা থানা/উপজেলা
সাইফুল্লা জেলা।

এই নম্বর : ০২

লাইসেন্স নম্বর : ০৫ তারিখ ২০/০৭/১৩

লাইসেন্সধারীর নাম : মতিবন্দুপা হোস্টেল (সংগঠন)

পিতা/স্বামীর নাম : (স্বা: (স্বা: সাইফুল্লা হোসেন

ঠিকানা : মতিবন্দুপা বঙ্গু, দপ বঙ্গু, শ্রীমতিবন্দুপা

কেন্দ্রের নম্বর : (সংগঠন) সংগঠন ১লাই ২০১৫ ১৭

৩০১৫/১৭ ২০১৭ ১৭

ফি আদানের পরিমাণ টাকা ২০০/- কিংগাম ২০১৫/১৭

একই হতে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ ২০/০৭/১৩

২০/০৭/১৩
মোঃ সাইফুল্লা
চেয়ারম্যান

ਦਿਨਿਕ ਸਿਕਿਓ ਲਿਸਟ

੦੧/੦੬	੩੦	—	ਦਿਨਿਕ	੨੫	= ੨੨੦੦
੦੧/੦੬	"	"	"	"	= ੨੦੦੦
੦੧/੦੬	"	"	"	"	= ੨੬੨੦
੦੧/੦੬	"	"	"	"	= ੨੨੬੦
੦੧/੦੬	"	"	"	"	= ੨੦੦੦
੦੧/੦੬	"	"	"	"	= ੨੪੯੦
੦੧/੦੬	"	"	"	"	= ੨੦,੨੦



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ সাইফুল ইসলাম
 Name: Md Saifull Islam

পিতা: মোঃ সায়েদ আলী

মাতা: মোহঃ সালেহা খাতুন
 Date of Birth: 02 May 1985

ID NO: 3213010704521

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের দ্বারা জারি করা হয়েছে। এটি বাংলাদেশের নাগরিকদের জন্য প্রযোজ্য।
 This National Identity Card is issued by the Government of Bangladesh to the citizens of Bangladesh.

প্রদানকারী কর্মসূচীর নাম

প্রদানের তারিখ: ১৭/০৭/২০০৮





Thank You