#### Proposed NU Business Name: SOBURA MOTORS



Project identification and prepared by: Aowlad Hossain, Feni Sadar Unit, Feni Project verified by: Susanta Kumar Bishwash



Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD ZAFAR		
Age	:	02-06-198 ( 35 Y <i>ears)</i>		
Education, till to date	:	Class 5		
Marital status	:	Married		
Children	:	02 Sons		
No. of siblings:	:	04 Brothers 02 Sisters		
Address	:	Vill: West Siloniya ; P.O: Hazir Bazar ; P.S: Feni Sadar ; Dist: Feni		
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 LATE SOBURA KHATUN AHIDER RAHMAN Branch: Kalidaha, Feni, Centre # 54 (Female), Member ID: 9845, Group No: 02 Member since: 2000 To Present (17 Years) First Ioan: BDT 5,000/-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	:	Existing loan: BDT 5.000 Outstanding loan: BDT 4,120 Self No No 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 and	:	15 years experience in running business. 15 Years in own business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01855-972887
Family's Contact No.	:	01846-894132
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

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

**LATE SOBURA KHATUN** joined Grameen Bank since 18 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

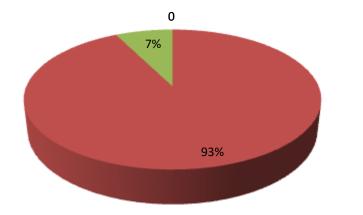
Proposed Nobin Udyokta Business Info				
Business Name	:	SOBURA MOTORS		
Location	:	Lalpol Bazar, Feni		
Total Investment in BDT	:	BDT 670,000/-		
Financing	:	Self BDT 620 ,000/- (from existing business) 93% Required Investment BDT 50,000/- (as equity) 07%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	15 ft x 35 ft= 525 square ft		
Security	:	50,000		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Engine, Piston, Cydender, Spring etc</li> <li>Average 35% gain on sales.</li> <li>The shop is rented.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>Collects goods from Feni, Dhaka, Chittagong.</li> <li>Agreed grace period is 3 months.</li> </ul>		

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue(Sales)						
Engine, Piston, Cydender, Spring etc	5,000	150,000	1,800,000			
Total Sales (A)	5,000	150,000	1,800,000			
Less Variable Expense						
Engine, Piston, Cydender, Spring etc	3,250	97,500	1,170,000			
Total variable Expense (B)	3,250	97,500	1,170,000			
Contribution Margin (CM) [C=(A-B)	1,750	52,500	630,000			
Less Variable Expense						
Rent		2,500	30,000			
Electricity bill		500	6,000			
Transportation		25,000	300,000			
Salary (self)		5,000	60,000			
Entertainment		500	6,000			
Guard		300	3,600			
Generator		150	1,800			
Mobile bill		300	3,600			
Total fixed cost (D)		34,250	411,000			
Net Profit (E)= [C-D]		18,250	219,000			

## **Investment Breakdown**

Existing					Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed	
			(BDT)			(BDT)	Total	
Engine	4	40000	160,000	1	40000	40000	200,000	
Giar Box	2	25000	50,000	0	0	0	50,000	
Cylenser	2	3000	6,000	0	0	0	6,000	
Cylender	12	15000	180,000	0	0	0	180,000	
Telkoron	2	30000	60,000	0	0	0	60,000	
Sprin Set	10	5000	50,000	0	0	0	50,000	
Dynamo	5	5000	25,000	2	5000	10,000	45,000	
Self	5	3000	15,000	0	0	0	15,000	
Battery	3	8000	24,000	0	0	0	24,000	
Security	1	50000	50,000	0	0	0	30,000	
Total	46	184000	620,000	5	45000	50,000	680,000	

#### **Source of Finance**



Entrepreneur's Contribution 620,000

Investor's Investment 50,000

Total 670,000

Daily	Monthly	Year 1	Year 2
6,000	180,000	2160000	2268000
6,000	180,000	2160000	2268000
3,900	117,000	1404000	1474200
3,900	117,000	1404000	1474200
2,100	63,000	756000	793800
	2,500	30,000	30,000
	500	6,000	6,500
	25,000	300,000	301,000
	5,000	60,000	60,000
	500	6,000	6,000
	300	3,600	3,600
	150	1,800	1,800
	300	3,600	5,000
	34,250	409,200	413,900
	28,750	346,800	379,900
		30,000	30,000
	Daily 6,000 6,000 3,900 3,900	6,000         180,000           6,000         180,000           6,000         180,000           3,900         117,000           3,900         117,000           3,900         117,000           2,100         63,000           2,500         2,500           2,500         500           3,000         1500           3,000         3,000           3,000         3,000	Daily         Monthly         Year 1           6,000         180,000         2160000           6,000         180,000         2160000           6,000         180,000         2160000           3,900         117,000         1404000           3,900         117,000         1404000           3,900         117,000         1404000           2,100         63,000         756000           2,100         500         6,000           2,500         30,000         500           2,500         300,000         5,000           300         3,600         3,600           300         3,600         3,600           300         3,600         3,600

# Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	346,800	379,900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		316,800
	Total Cash Inflow	406,800	696,700
2	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	90,000	30,000
3	Net Cash Surplus	316,800	666,700



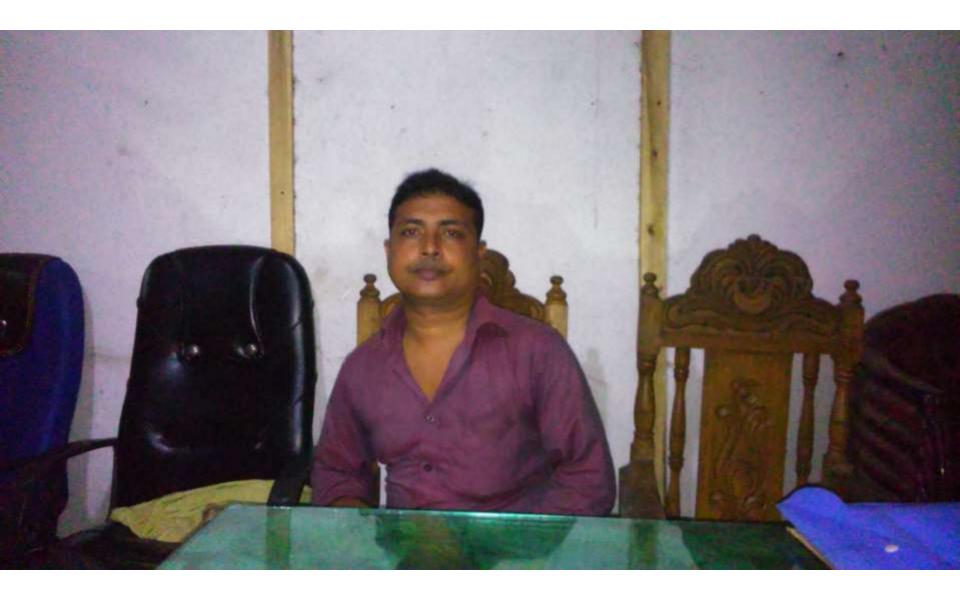
### Strength **X**<sub>EAKNESS</sub> Lack of Capital/Investment Employment: Self: 00 Family:0 Others:00 Experience & Skill : 15 Years Quality goods & services; Skill and experience; THREATS PPORTUNITIES Theft Huge demand in the community Fire Location of shop; Lalpol Bazar Political unrest Regular customers;

Pictures











# **FAMILY PICTURE**

