

Proposed NU Business Name: **SOBURA MOTORS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ZAFAR
Age	:	02-06-198 (35 Years)
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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE SOBURA KHATUN
(iii) Father's name	:	AHIDER RAHMAN
(iv) GB member's info	:	Branch: Kalidaha, Feni, Centre # 54 (Female), Member ID: 9845, Group No: 02 Member since: 2000 To Present (17 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 5.000 Outstanding loan: BDT 4,120
(v) Who pays GB loan installment	:	Self
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	15 years experience in running business. 15 Years in own business. 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 style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Engine, Piston, Cydender, Spring etc▪Average 35% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni, Dhaka, Chittagong.▪Agreed grace period is 3 months.

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



Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2
Revenue(Sales)				
Engine, Piston, Cydender, Spring etc	6,000	180,000	2160000	2268000
Total Sales (A)	6,000	180,000	2160000	2268000
Less Variable Expense				
Engine, Piston, Cydender, Spring etc	3,900	117,000	1404000	1474200
Total variable Expense (B)	3,900	117,000	1404000	1474200
Contribution Margin (CM) [C=(A-B)	2,100	63,000	756000	793800
Less Variable Expense				
Rent		2,500	30,000	30,000
Electricity bill		500	6,000	6,500
Transportation		25,000	300,000	301,000
Salary (self)		5,000	60,000	60,000
Entertainment		500	6,000	6,000
Guard		300	3,600	3,600
Generator		150	1,800	1,800
Mobile bill		300	3,600	5,000
Total fixed cost (D)		34,250	409,200	413,900
Net Profit (E)= [C-D]		28,750	346,800	379,900
Investment Payback			30,000	30,000

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

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Lalpol Bazar
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

