

Proposed NU Business Name: **SOBUR KOLA CHASH PROKOLPO**



Project identification and prepared by: Md. Sujon Hossain,  
Modhupur Unit, Tangail.

Project verified by: MD.Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SOBUR UDDIN</b>
Age	:	10-05-1983(34 Years)
Education, till to date	:	Class -Five
Marital status	:	Married
Children	:	02 Sons , 01 Daughter
No. of siblings:	:	02 Brothers and 03 sisters
Address	:	Vill:Oranakhola , P.O : Jalachatro, P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST.SOBURA BEGUM</b>
(iii) Father's name	:	<b>LATE. MD. SHAMSUL HAQ</b>
(iv) GB member's info	:	Branch:Orankhola, Centre # 37 (Female), Member ID: 3656, Group No: 02 Member since: 28-03-2005 (10Years) First loan: 3000 taka. Existing loan: 25,000 taka Outstanding loan: 000 taka
Further Information:		
(v) Who pays GB loan installment	:	Son
(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	:	14 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01624-919578
Mother's Contact No.	:	None
NU Project Source/Reference	:	<b>Grameen Shakti Samajik Byabosha Ltd.</b>

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. SOBURA BEGUM** joined Grameen Bank since 10 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agricultural cultivation.

## Proposed Nobin Udyokta Business Info

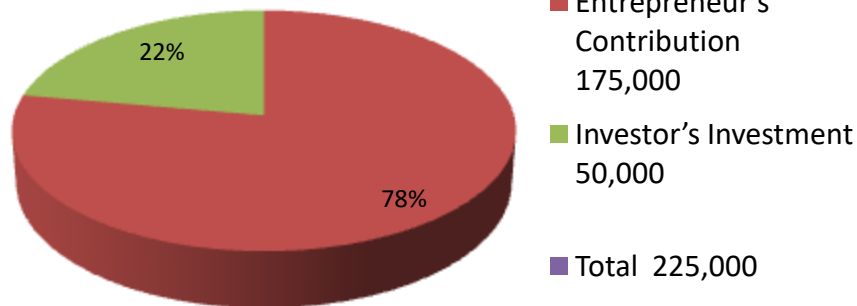
Business Name	:	<b>SOBUR KOLA CHASH PROKOLPO</b>
Location	:	Garanchona , jalachatro,Modhupur,Tangail.
Total Investment in BDT	:	BDT :2,25,000-
Financing	:	Self BDT 175,000 (from existing business) 78% Required Investment BDT 50,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of land	:	150 Satansa
Security of the land	:	1,25000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goodslike;kala cas,etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The business is Own.</li><li>▪Collects goods from Solakore.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
kala cas,others	2000	60000	720000
	0	0	0
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
kala cas, others	1400	42000	504000
<b>Total Variable Expense</b>	<b>1400</b>	<b>42000</b>	<b>504000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b>Less Fixed Expense</b>			
Rent		0	0
Electric Bill		0	0
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		3000	36000
Entertainment		100	1200
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
<b>Total Fixed Cost (D)</b>		<b>9100</b>	<b>109200</b>
<b>Net Profit (E)= [C-D]</b>		<b>8900</b>	<b>106800</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
kala cas	1,000	5	50,000	0	0		50,000
sar purchase	0	0		0	0	10,000	10,000
kitanasak purchase	0	0		0	0	5,000	5,000
chara purchase	0	0	0		0	35,000	35,000
security	0	0	125,000		0		125,000
	0	0			0		0
	0	0		0	0	0	0
	0	0		0	0	0	0
	0	0	0	0	0	0	0
							0
<b>Total</b>	<b>1000</b>	<b>5</b>	<b>175,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>225,000</b>

### Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
kala cas,others	2500	75000	900000	945000	992250
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
kala cas ,others	1750	52500	630000	661500	694575
<b>Total Variable Expense</b>	<b>1750</b>	<b>52500</b>	<b>630000</b>	<b>661500</b>	<b>694575</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>283500</b>	<b>297675</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		0	0	300	600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		3000	36000	36000	36000
Entertainment		100	1200	1200	1200
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>9100</b>	<b>109200</b>	<b>109900</b>	<b>110615</b>
<b>Net Profit (E)= [C-D]</b>		<b>13400</b>	<b>160800</b>	<b>168840</b>	<b>177282</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	160,800	168840	177282
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		140800	289640
	<b>Total Cash Inflow</b>	<b>210,800</b>	<b>309,640</b>	<b>466,922</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>140,800</b>	<b>289,640</b>	<b>446,922</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 16 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kalarbazar,  
modhupor,tangail.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

প্রস্তাবিত নবীন

কল্লের নাম: হুবুর কওা চাঞ্চপ্রবন্ধ

উনিটের নাম: মুর্শ্বব ইস্তমা

দ্যাক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

ম: মো: হুবুর তাদন

বয়স: ৩৪ বছর ২ মাস      জন্ম তারিখ: ০০/০৫/১৯৮৬

শিক্ষাগত যোগ্যতা: ৫ম শ্রেণী পাস

ববাহিক অবস্থা: বিবাহিত











# FAMILY PICTURE

