

# Mayer Doya Auto Engineering Workshop



প্রোঃ মোঃ শাহ আলম  
মোবা ০১৭২০-৬০৬৬০০  
০১৭২৭-৪৫৩২৩০

## মায়ের দোয়া অটো ইঞ্জিনিয়ারিং ওয়ার্কশপ

এখানে বেবী টেক্সাই, সি.এন.জি এর যাবতীয় কাজ করা হয়।

বালুয়া চৌমুহনী বাজার, রামগঞ্জ, লক্ষ্মীপুর।

Presented by  
Shah Alam

Nu Identified and PP Prepared by :  
**Tanbidul Islam**

Verified By: **Md. Nazrul Islam**

**GRAMEEN TRUST**



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

Name	:	Shah Alam
Age	:	10 Oct 1986 (28 Years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Brother-03 ,Sister- 03
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Hazera Begum
(iii) Father's name	:	Mr. Abu sayed
(iv) GB member's info	:	Branch: Sonapur Centre # 02/ma, Group No: 02 Loan no.1107/1, Member since :31/11/2004      First loan: Tk. 5000/- Existing loan: Tk. 40000,      Outstanding: 28000/-
Further Information:		
(v) Who pays GB loan installment	:	Elder Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
Education,	:	S.S.C

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

Present Occupation	:	Engineering Workshop
Business Experience	:	<b>15 Years</b>
	:	
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	<b>GT Ramgonj Unit Office, Laxmipur.</b>

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

**NU's Mother has been a member of Grameen Bank since 2004 (10 years). At first She took a loan of 5000/- Tk from GB and loan utilized by her husband. NU was invested GB Loan in his business and Existing loan was used by GB borrower's elder son. They also bought some agro- land. NU's mother gradually improved their life standard by using GB loan.**

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Mayer Doya Auto Engineering Workshop</i></b>
Address/ Location	:	Main road Baluya-chowmohoni Bazar, Ramgonj .
Total Investment in BDT	:	4,50,000 Tk
Financing	:	Self BDT 3,00,000/- (from existing business) 66 % Required Investment BDT 1,50,000/- (as equity) 34 %
Present salary/drawings from business (estimates)	:	6000/-
Proposed Salary		6000/-
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	85%
(ii) Estimated % of proposed gross profit margin	:	85%
(iii) Agreed grace period	:	5 months

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (Led, Boring, Welding ,Drill machine .etc.)	2000	60000	720000
<i>Less: Cost of sales (welding rod, gas ,casting machine ,brass)</i>	400	12000	144000
<b>Gross Profit (C) [C=(A-B)] 85% profit</b>	<b>1600</b>	<b>48000</b>	<b>576000</b>
<b>Less: Operating Costs</b>			
Electricity bill		1500	18000
Generator bill		200	2400
Shop Rent		2000	24000
Night Guard bill		100	1200
Generator oil		5000	60000
Mobile bill		500	6000
Present salary/Drawings- self		6000	72000
Present salary-Employee (3)		20000	240000
Others cost		100	1200
<b>Non Cash Item:</b>			
Depreciation Expenses		3165	37980
<b>Total Operating Cost (D)</b>		<b>38565</b>	<b>462780</b>
<b>Net Profit (C-D):</b>		<b>9435</b>	<b>113220</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
1.Led Machine	120000/-		
2. Boring Machine	100000/-		
3. Welding Machine	20000/-		
4. Gas Cylinder	20000/-		
5. Gas drill	10000/-		
6. Gang drill Machine	3000/		
7. Baishe	7000/-		
8. Drill Machine(Heavy, Colum, Hand)	10000/-		
9. Others Machineries & Accessories	10000/-		
1. Generator(20 hp) 10 kilowatt, china diesel		75000/-	
2. Tendril tall machine		25000/-	
3.Frock tall machine		35000/-	
4. Led machine dies		15000/	
<b>Total Capital</b>	<b>300000/-</b>	<b>150000/-</b>	<b>450000/-</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	2300	69000	828000	2500	75000	900000
<i>Less: cost of sales (B)</i>	<b>460</b>	<b>13800</b>	<b>165600</b>	<b>500</b>	<b>15000</b>	<b>180000</b>
Gross Profit (C) [C=(A-B)]	1840	55200	662400	2000	60000	720000
<b><i>Less: Operating Costs</i></b>						
Electricity bill		1500	18000		1600	<b>19200</b>
Generator bill		200	2400		250	<b>3000</b>
Shop Rent		2000	24000		2000	24000
Night Guard bill		100	1200		150	1800
Generator oil		5000	60000		5000	60000
Mobile bill		500	6000		500	6000
Present salary/Drawings- self		6000	72000		7000	84000
Present salary-Employee (3)		20000	240000		20000	240000
Others cost		100	1200		100	1200
<b>Non Cash Item:</b>						
Depreciation Expenses		4417	53004		4417	53004
<b><i>Total Operating Cost (D)</i></b>		<b>39817</b>	<b>477804</b>		<b>41017</b>	<b>492168</b>
<b>(Net Profit C-D) :</b>		<b>15383</b>	<b>184596</b>		<b>18983</b>	<b>227796</b>
<b>Pay Back</b>			<b>90000</b>			<b>90000</b>
<b>Retained Income:</b>			<b>94596</b>			<b>137796</b>



# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	150000/-	
1.2	Net Profit	<b>184596</b>	<b>227796</b>
1.3	Depreciation (Non cash item)	53004/-	53004/-
1.4	Opening Balance of Cash Surplus	-	147600
	<b>Total Cash Inflow</b>	<b>387600</b>	<b>428400</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	150000/-	
2.2	Payment of GB Loan	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90000/-	90000/-
	<b>Total Cash Outflow</b>	<b>240000/-</b>	<b>90000/-</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>147600/-</b>	<b>338400/-</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products.
- ✓ Skill & Experience .

## **W**EAKNESS

- ✓ Less stock.
- ✓ Transportation cost.
- ✓ Increase products price.

## **O**PPORTUNITIES

- ✓ Various types of Vehicle & Auto-mobile parts are available here.
- ✓ Huge demand of parts item.
- ✓ Front side of market and four way road.

## **T**HREATS

- ✓ Load shading.
- ✓ Political Unrest.
- ✓ Scarcity of new machineries .







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**For Further Information**

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