

New Ekota Motors



NU Identified and PP Prepared by :
Md. Ziaul Hoque, Dhamrai Unit
Verified By: Tapan Kumar Debnath



GRAMEEN TRUST

Presented by
Md. Ahad Mia

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Ahad Mia
Age	:	07/08/1986 (28 Years)
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	6 Brothers, 2 Sisters
<i>Parent's and GB related Info</i>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Khodeja Begum
(iii) Father's name	:	Md. Bacchu Mia
(iv) GB member's info	:	Member since: 02/05/1987 Branch: Dhamrai, Centre no.04, Group:01 Loanee No.1061 First loan:2,000/- Total Amount Received: Tk. 4,00,000/- Existing loan: 1,20,000 Outstanding: 65270
<i>Further Information:</i>		
(v) Who pays GB loan installment	:	NU's Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	HSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Car parts selling business
Trade License Number	:	788
Business Experiences	:	11 years
Other Own/Family Sources of Income	:	Business (Elder brother)
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	01922534317
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

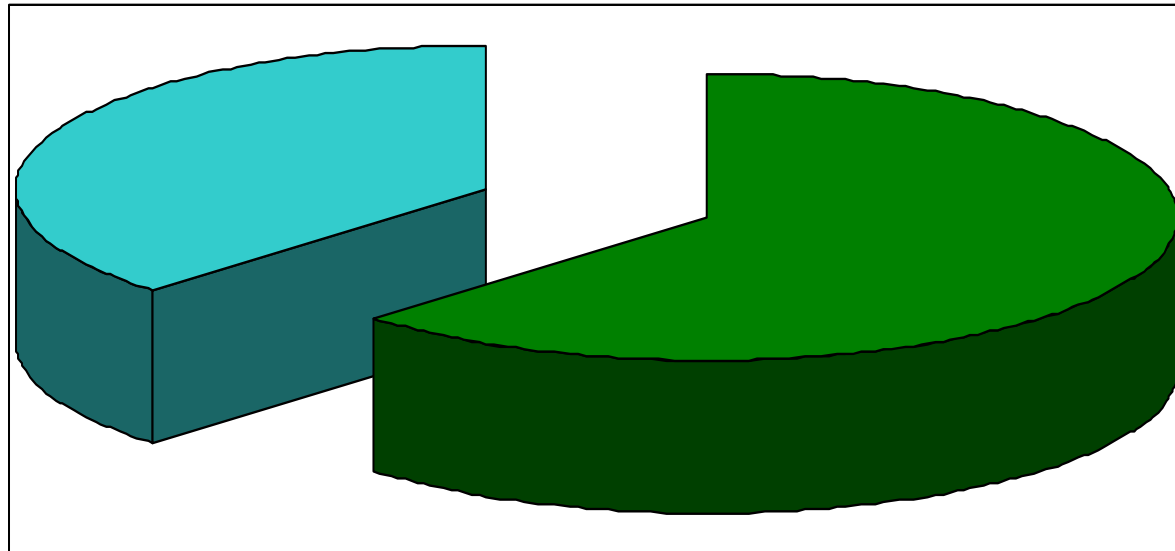


NU's mother has been a member of Grameen Bank Since 1987. His Mother is a center leader. At first his mother took a loan amount of 2,000 BDT from Grameen Bank. NU's brother invested the money in his business for expanding. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	New Ekota Motors
Address/ Location	:	Noyarhat, Dhamrai, Dhaka
Total Investment in BDT	:	800,000/-
Financing	:	Self BDT : 5,00,000 (from existing business) - 62% Required Investment BDT : 3,00,000 (as equity) - 38%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
Proposed Business % of present gross profit margin	:	10%
Estimated % of proposed gross profit margin	:	10%
Agreed grace period	:	3 months



■ NU Investment Tk.500,000 (62%)

■ GT Investment Tk.300,000 (38%)

Total Investment Tk.800,000

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items: Motor Parts: Furniture & Fan:	4,80,000 20,000		500,000
Proposed Stock Items: Machinery & Honda parts:(**)		300,000	300,000
Total Capital	500,000	300,000	800,000

Details present Stock (*) & Proposed Items (**) mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name	Amount
Bearing 62(5)	30,000
High Rod	50,000
Car Drum	20,000
Car Excel	20,000
Car Spring	20,000
Break Oil	20,000
Gear Oil	20,000
Fan bell	10,000
Pressure Plate	20,000
Clutch Plate	10,000
Master Cylinder	20,000
Brake shoe	20,000
Gear Box	50,000
Kelas Cylynder	20,000
Piston Ring	30,000
Oil Seal	30,000
Hanger	10,000
Nut, Bolto	20,000
Mobil	30,000
Present Stock	4,80,000

Proposed stock item	
Product Name	Amount
Bearing 62(5)	30,000
High Rod	50,000
Car Drum	30,000
Car Excel	20,000
Car Spring	20,000
Break Oil	20,000
Gear Oil	20,000
Fan bell	10,000
Pressure Plate	20,000
Clutch Plate	10,000
Master Cylinder	20,000
Brake shoe	20,000
Gear Box	30,000
Proposed Item	3,00,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A) (Parts selling)	7,000	210,000	2,520,000
<i>Less: Cost of Sale (B)</i>	6,100	183,000	2,196,000
Gross Profit 10% (A+B) = [C]	700	21,000	252,000
<i>Less: Operating Costs</i>			
Electricity bill		250	3,000
Mobile Bill		400	4,800
Night Guard Bill		200	2,400
Rent		3,000	36,000
Present Salary (Self)		7,000	84,000
Employee's Salary (1)		4,000	48,000
Others		100	1,200
Non Cash Item:			
Depreciation Expenses		250	3,000
<i>Total Operating Cost [D]</i>		15,200	182,400
Net Profit (C-D):E		5,800	69,600

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
Sales (A)	10,000	300,000	36,00,000	11000	3,30,000	39,60000	12000	3,60,000	43,20,000
Less: Cost of Sale (B)	9000	2,70,000	32,40,000	9,900	2,97,000	35,64000	10800	3,24,000	38,88,000
Gross Profit 10% (A-B)=(C)	1,000	30,000	3,60,000	1100	33,000	3,96,000	1200	36,000	4,32,000
Less operating cost :									
Electricity bill		300	3,600		350	4,200		400	4,800
Mobile Bill		450	5,400		500	6,000		500	6,000
Night Guard Bill		200	2,400		200	2,400		250	3,000
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Employee's Salary (1)		4,000	48,000		4,500	54,000		5,000	60,000
Rent		3,000	36,000		3,000	36,000		3,500	42,000
Others (Night Guard Bill)		150	1,800		150	1,800		200	2,400
Depreciation Expenses		250	3,000		250	3,000		250	3,000
Total Operating Cost (D)		15,350	184,200		15,950	191,400		17,100	205,200
Net Profit (C-D) = (E)		14,650	175,800		17,050	204,600		18,900	226,800
GT payback			1,20,000			1,20,000			1,20,000
Retained Income:			55,800			84,600			1,06,800

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300,000	0	0
1.2	Net Profit	175,800	204,600	226,800
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus	0	58,800	1,46,400
	Total Cash Inflow	478,800	2,66,400	3,75,000
2.0	Cash Outflow			
2.1	Purchase of Product	300,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	1,20,000	1,20,000	1,20,000
	Total Cash Outflow	4,20,000	1,20,000	1,20,000
3.0	Net Cash Surplus	58,800	1,46,400	2,55,000



STRENGTH

- Environment-Friendly.
- Skilled & 11 Years of Experience
- Position of his shop in the market.
- Good Networking with Retailer

WEAKNESS

- Credit Sale
- Less stock

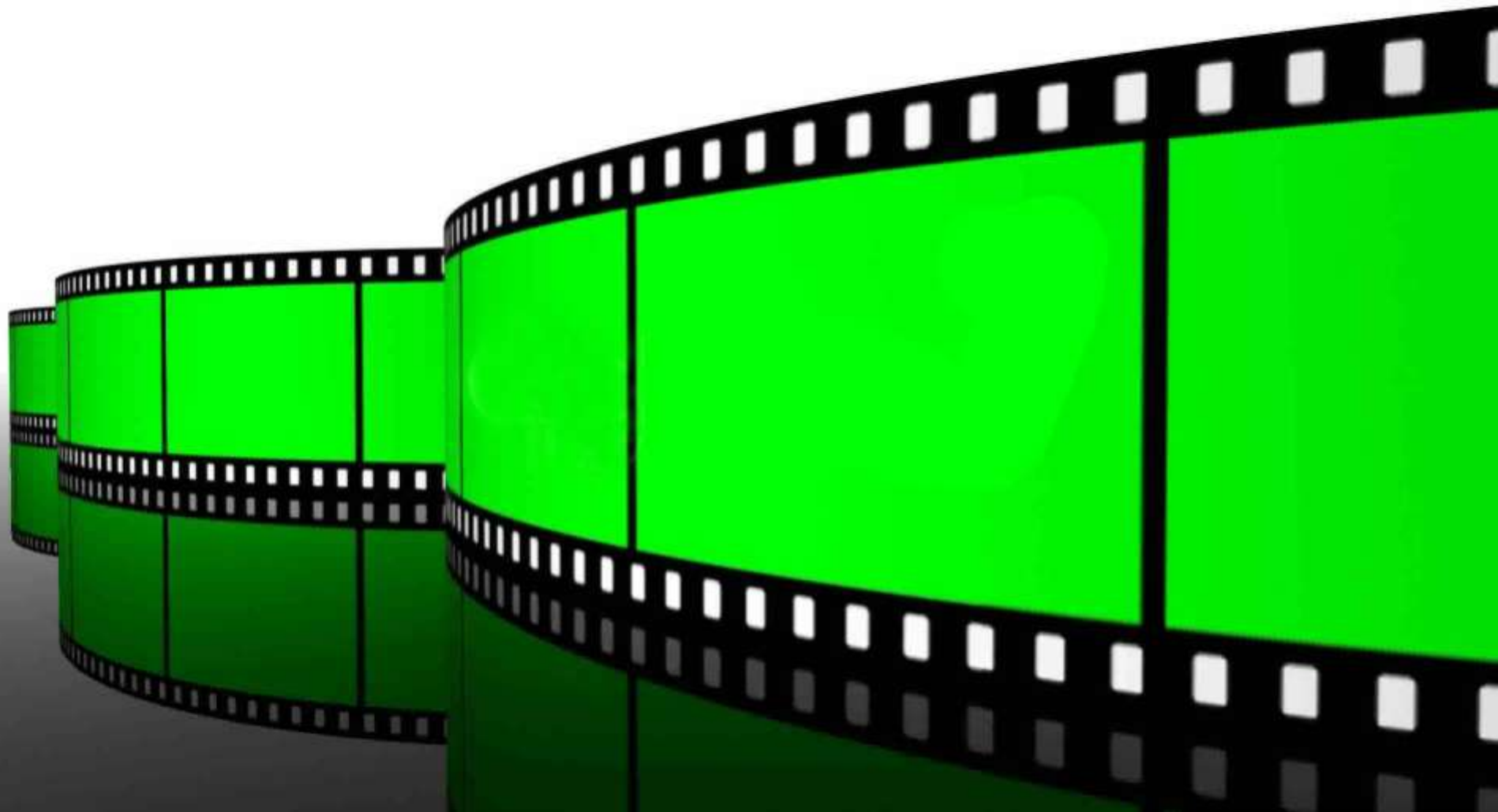
OPPORTUNITIES

- Expansion Of Business
- Increasing the number of Customer
- Have chance to create more buyer in different market

THREATS

- Competitor may create.
- Fire.
- Theft.

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



পাথালিয়া ইউনিয়ন পরিষদ

ব্যবসায়ী লাইসেন্স

পোঃ- নয়ারহাট, থানা-আতুলিয়া, উপজেলা-সাতার
জিলা-ঢাকা, বাংলাদেশ।

৭নং ইউ.পি. ফরম
১২ (১) নিয়ম দ্রষ্টব্য

লাইসেন্স নং: **788** ২০১৪-২০১৫ইং তারিখ ৩/২/১৫ইং

নাম / প্রতিষ্ঠানের নাম: **মিঃ আহাদ মিয়া**

পিতা / মালিকের নাম: **মোঃ- আহাদ মিয়া**

ঠিকানা: **নয়ারহাট বাস বাসস্থান পাথালিয়া সাতার**

উল্লিখিত কর বাবদ: **০০/-** টাকা (অকরে **পাচক্ষণ্ড চরমা**)


বুঝিয়া পাইয়া ২০১৪-২০১৫ইং সন পর্যন্ত **(ত্রিয়ার্ষকমে)**


বাবসা চালাইবার অনুমতি দেওয়া হইল।
৩০/৬/২০১৫ইং সন পর্যন্ত এই লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বৎসর লাইসেন্স নবায়ন করিতে হইবে।




Md. Saharman
 SECRETARY
 পাথালিয়া ইউনিয়ন পরিষদ
 Satara, Dhaka.

মোঃ সাহারমান
 চেয়ারম্যান
 পাথালিয়া ইউনিয়ন পরিষদ
 সাতার, ঢাকা।

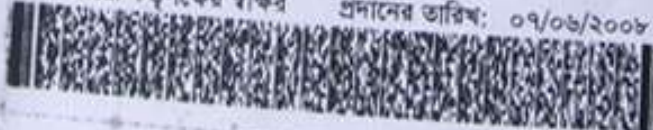

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র


 নাম: মোঃ আহাদ মিয়া
 Name: Md Ahad Mia
 পিতা: মোঃ বাহু মিয়া
 মাতা: খোদেজা বেগম
 Date of Birth: 07 Aug 1986
 ID NO: 2611453302408

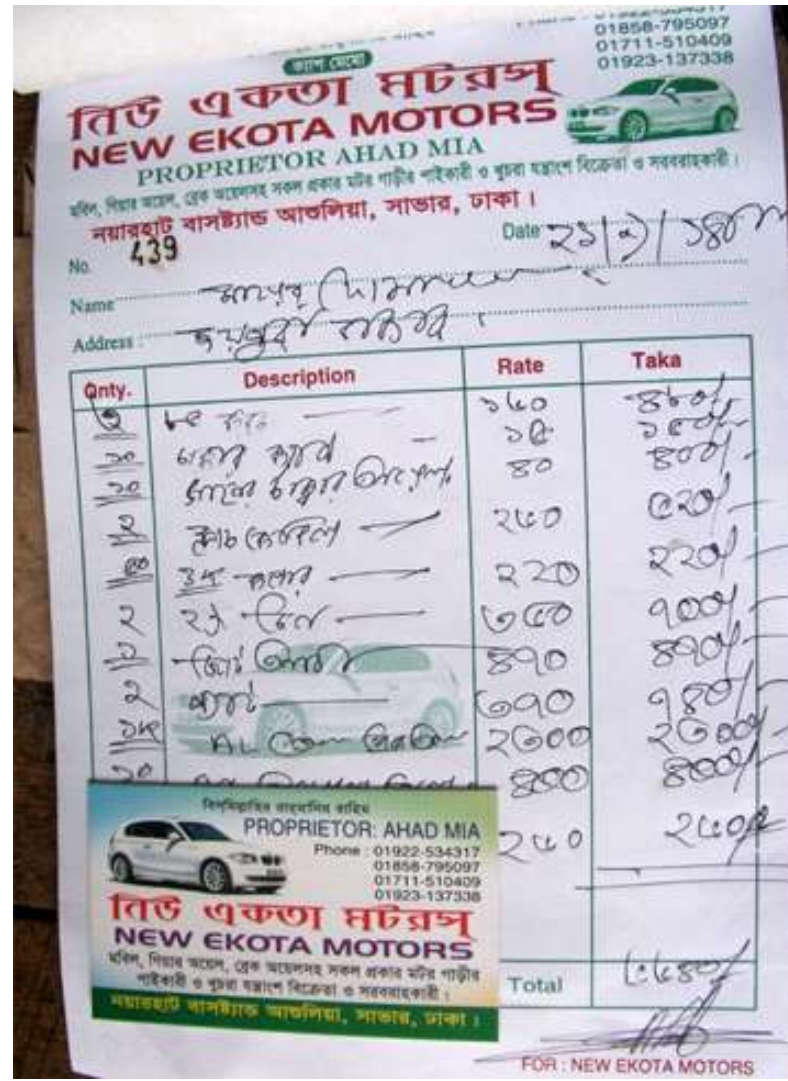
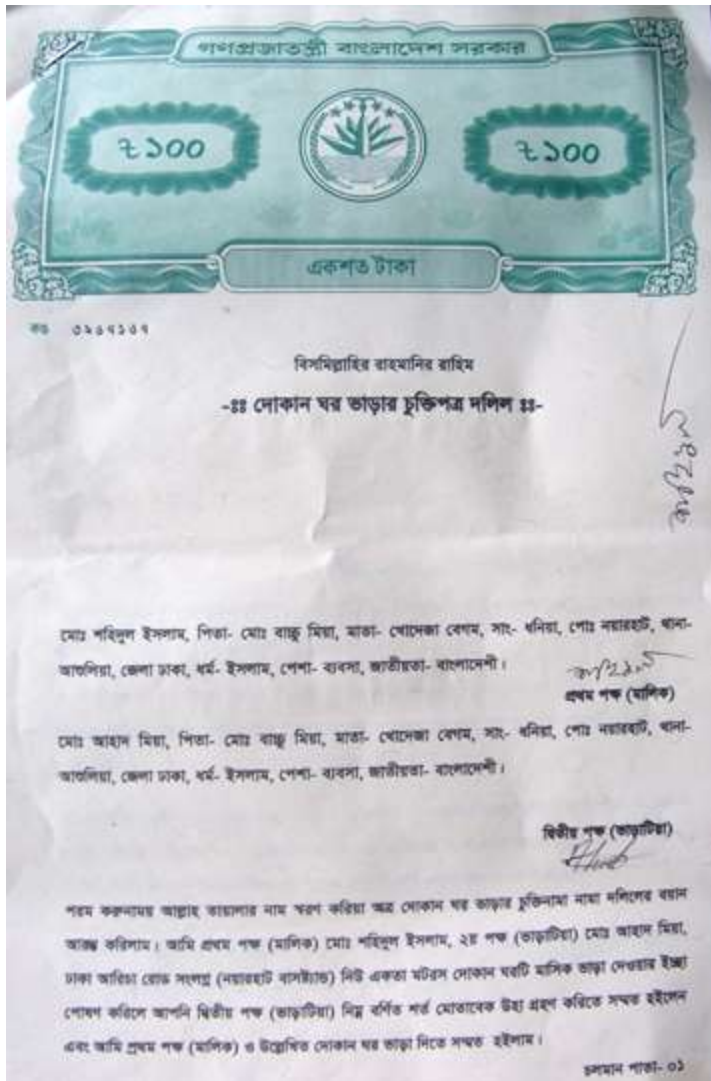
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
 ঠিকানা: গ্রাম/রাস্তা: কেলিয়া, কেলিয়া, ডাকঘর: ধামরাই - ১৩৫০,
 ধামরাই, ঢাকা

রক্তের গ্রুপ / Blood Group: O+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: 
 প্রদানের তারিখ: ০৭/০৬/২০০৮



Photographs





Presented at
11th Internal Design Lab
on June 17, 2015 at GT

