

A Nobin Udyokta Project

Mayer Doya Eng Workshop & Motors



Project by : Md:jowel Khan
Identify :Mithun Das.(P.U.M)
Verified by : Ottom Kumar Sarker.(U.M.I)

Chandpur Sadar Unit
Anchal-1
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	<i>Md:jowel Khan</i>
Age	:	01/05/1985 (33 Years)
Marital status	:	married,
Children	:	2 Daughter
No. of siblings:	:	01 brothers and 02 Sisters
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Hazera Begum
(iii) Father's name	:	Late.Nuru Khan
(iv) GB member's info	:	Member since: 10/09/2005 Branch: Tarporchandi Centre no.07/ Group: 06 Loanee No. 82043/1 First loan: Tk. 6000 Total Amount Received: Tk. 3,20,000/- Existing loan: Tk.20,000 Outstanding: Tk.7,680
Further Information:		
(v) Who pays GB loan installment	:	NU
(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, till to date	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Auto Engineering Workshop
Trade License Number	:	
Business Experiences	:	15 years.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01811586501
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 2005. At first his mother took a loan amount BDT 6,000 from Grameen Bank. She Invested the money in his son's business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Mayer Doya Engineering Workshop
Address/ Location	:	Khan Bari tarpurchandi, ,Post:- Baburhut, Chandpur Sadar, Chandpur .
Total Investment in BDT	:	413,000/-
Financing	:	Self BDT : 343,000Tk (from existing business) - 83% Required Investment BDT : 70,000 (as equity) - 17%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary		BDT 10,000
Proposed Business % of present gross profit margin	:	25%
Estimated % of proposed gross profit margin	:	25%
Agreed grace period	:	02 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4,500	1,35,000	16,20,000
Less: Cost of sale (B)	3,375	1,01,250	12,15,000
Gross Profit 30% (A-B)= [C]	1,125	33,750	4,05,000
Less : Operating Cost			
Electricity bill		1,000	12,000
Shop rent		2,500	30,000
Mobile Bill		500	6,000
Salary from Business (self)		10,000	1,20,000
Salary from Business (employee-03)		9,000	1,08,000
Others (Entertainment)		500	6,000
Non Cash Item:			
Depreciation Expenses(10,000*15%)		1,500	18,000
Total Operating Cost (D)		25,000	3,00,000
Net Profit (C-D):		8,750	1,05,000

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items:			
Fan:	1,000		
Furniture:	10,000		343,000
Advanced:	2,00,000		
Present Goods Items (*) :	1,32,000		
Proposed Items (**) :		70,000	70,000
Total Capital	343,000	70,000	413,000

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

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Welding Machine (02)	16,000
Gening Machine	2,200
Drill Machine	2,200
Jog machin	12,000
Jugar machin	3,000
Channel Sheet	18,000
Angle sheet	25,000
Box tube	10,000
Patti bush	10,000
Patti set	25,000
Tools	8600
Total	1,32,000

Proposed Item

Product Name	Amount
Patti set:trak	25,000
Cutter machine big size(01)	15,000
Gaining machine	12,000
Paine Sheet	10,000
Basis machine	8000
Total	70,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	5,000	1,50,000	18,00,000	5400	1,62,000	19,44,000
<i>Less: Cost of Sale (B)</i>	3,750	1,12,500	13,50,000	4,050	1,21,500	14,58,000
Profit 25% (A-B)=(C)	1,250	37,500	4,50,000	1350	40,500	4,86,000
Less operating cost :						
Electricity bill		1,200	14,400		1,300	15,600
Shop Rent		2500	30,000		2,500	30,000
Mobile Bill		600	7,200		650	7,800
Salary From business employee 3		12,000	1,44,000		13000	1,56,000
Salary- self		10,000	1,20,000		10,000	1,20,000
Others		600	7,200		700	8,400
Depreciation Expenses		1,500	18,400		1500	18,400
Total Operating Cost (G)		28,400	3,40,800		29,650	
Net Profit =(F-G)		9,100	1,09,200		10,850	1,30,200
GT payback		42,000			42,000	
Retained Income:		67,200			88,200	

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



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	109,200	130,200
1.3	Depreciation (Non cash item)	18,400	18,400
1.4	Opening Balance of Cash Surplus		71,920
	Total Cash Inflow	197,600	220520
2.0	Cash Outflow		
2.1	Purchase of Product	70,000	-
2.2	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
2.3	Payment of GB loan	7,680	-
	Total Cash Outflow	125,680	42,000
3.0	Net Cash Surplus	71,920	178,520

SWOT Analysis



STRENGTH

- Skill and 15 Years experience
- Quality service and Product
- Seven days open weekly
- 16 hours shop open
- Monopoly Business

WEAKNESS

- Lack of investment

OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

THREATS

- New competitor may be present
- Political Unrest
- Theft
- Fire

Photographs



Photograph



Photograph



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


নাম: মোঃ জুয়েল খান
Name: Md. Jowel Khan
পিতা: মোঃ নূর খান
মাতা: হাজেরা বেগম
Date of Birth: 01 May 1985
ID NO: 19851312294000031

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।
ঠিকানা: বাসা/হোল্ডিং: খান বাড়ি, গ্রাম/রাস্তা: তারপুর চান্দি, তারপুর চান্দি, ডাকঘর: বাবুর হাট - ৩৬০২, চাঁদপুর সদর, চাঁদপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর
প্রদানের তারিখ: ৩০/১০/২০১৩

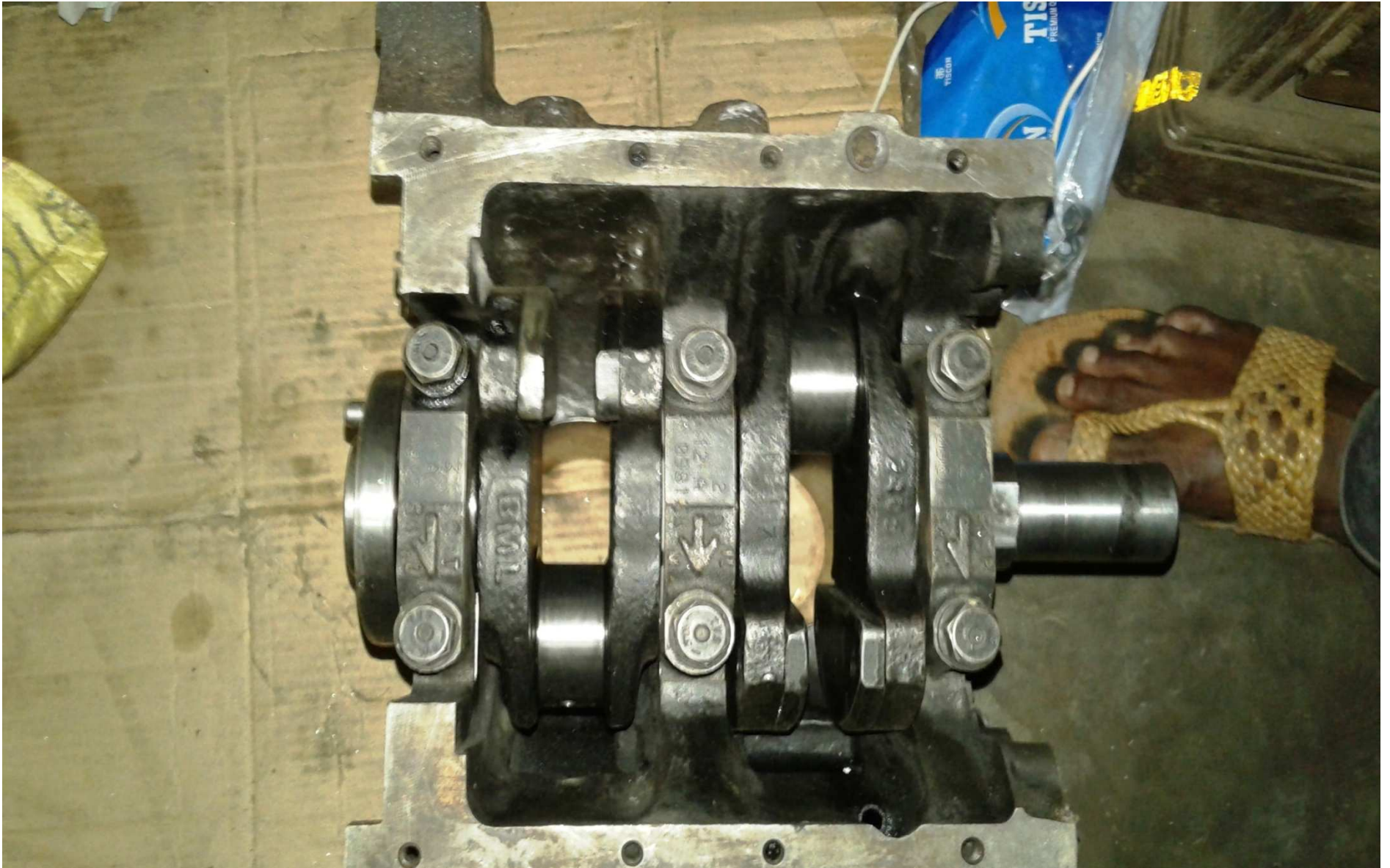
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
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NATIONAL ID CARD / জাতীয় পরিচয় পত্র


নাম: হাজেরা বেগম
Name: Hazera Begum
স্বামী: নূর খান
মাতা: জয়তুন বেগম
Date of Birth: 01 Jan 1968
ID NO: 1312294210113

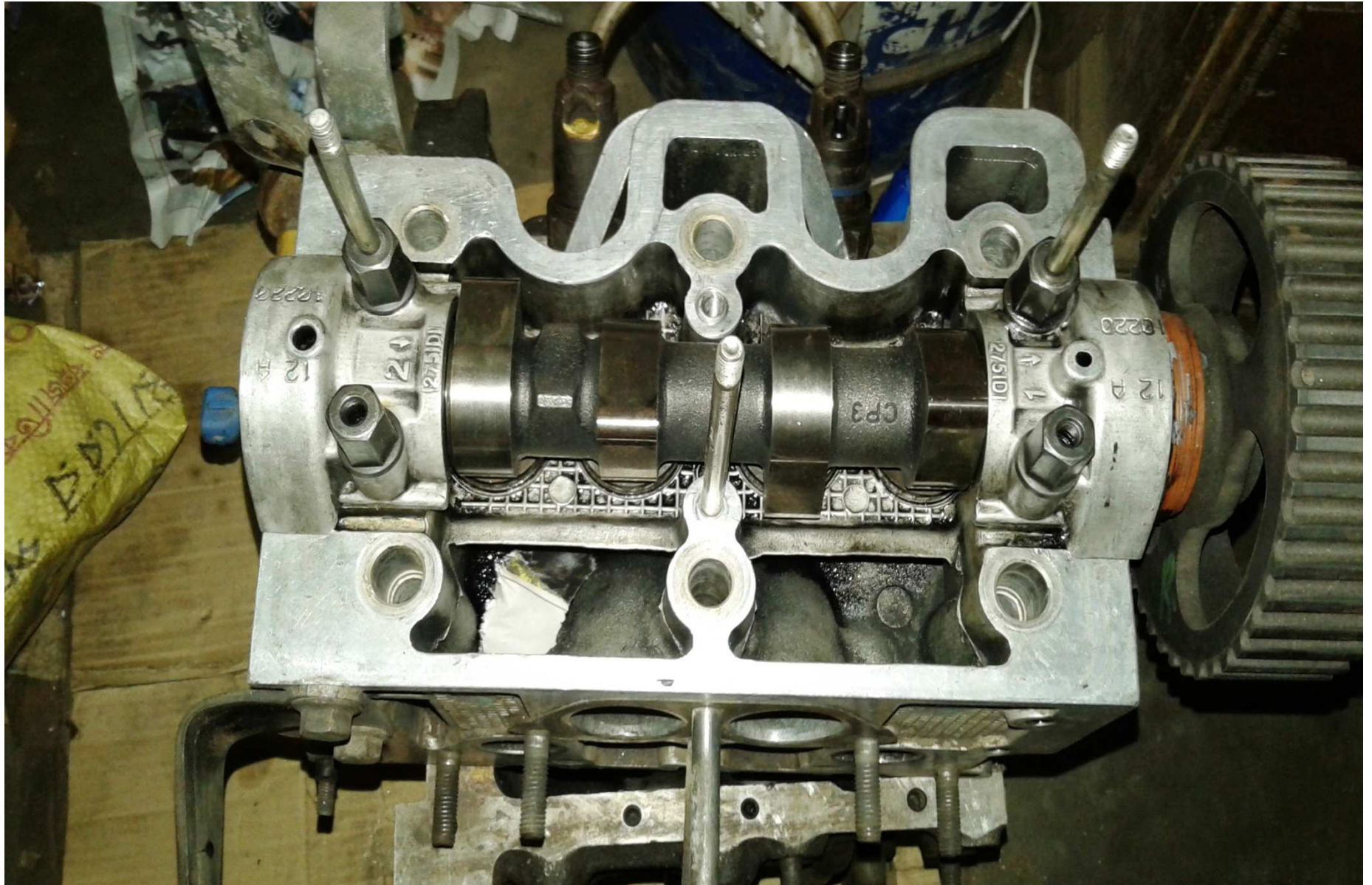
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প্রদানকারী কর্তৃপক্ষের স্বাক্ষর
প্রদানের তারিখ: ১৭/০৫/২০০৮

Photograph



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Design Lab**
On 21st March-2018 at Chandpur

