

A Nobin Udyokta Project

Ekota Motors



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



GRAMEEN TRUST

Presented by:
Sabber Hossain

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Sabber Hossain
Age	:	25/09/1994 (21 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	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	:	Shahina Begum
(iii) Father's name	:	Shohidul Islam
(iv) GB member's info	:	Member since: 02/05/2007 Branch: Dhamrai, Centre no.04, Group:04 Loanee No.1161 First loan:20,000/- Total Amount Received: Tk. 2,00,000/- Existing loan: 50,000 Outstanding: 22,400
<i>Further Information:</i>		
(v) Who pays GB loan installment	:	NU's father
(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	:	460
Business Experiences	:	2 years
Other Own/Family Sources of Income	:	Business (Father is doing car business)
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	01932796709
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

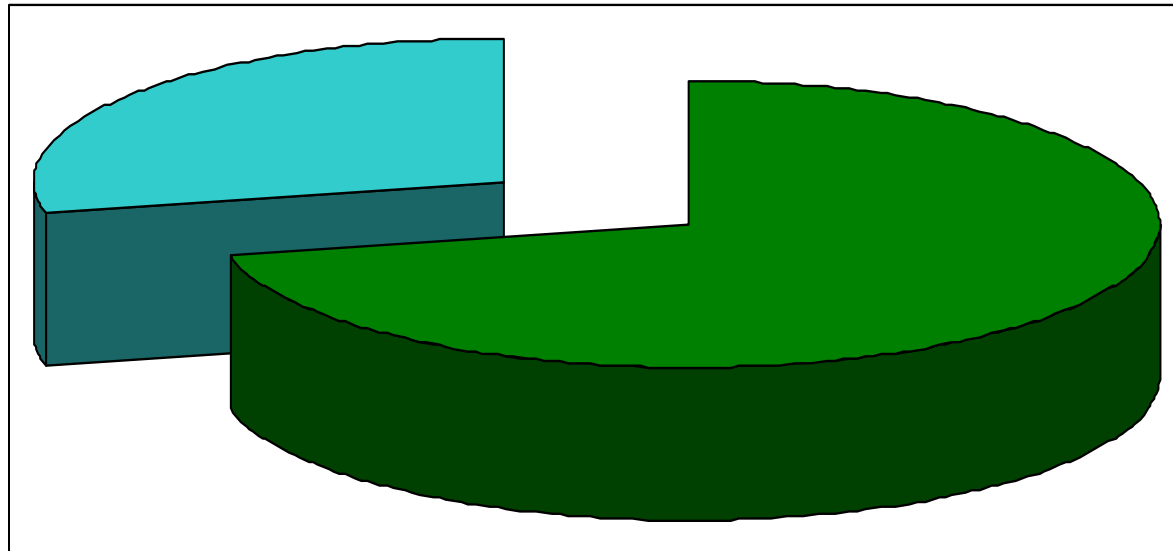


NU's mother has been a member of Grameen Bank Since 2007. At first his mother took a loan amount of 20,000 BDT from Grameen Bank. NU's father invested the money in his business for expanding. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Ekota Motors
Address/ Location	:	Noyarhat, Dhamrai, Dhaka
Total Investment in BDT	:	700,000/-
Financing	:	Self BDT : 5,00,000 (from existing business) - 71% Required Investment BDT : 2,00,000 (as equity) - 29%
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 (71%)

■ GT Investment Tk.200,000 (29%)

Total Investment Tk.700,000

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: Motor Parts:(**)		200,000	200,000
Total Capital	500,000	200,000	700,000

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

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name	Amount
Premium	30,000
Hanjar Jorna	50,000
Recondition Bearing	20,000
Fron Excel	20,000
Car Spring	20,000
Break Oil	20,000
Gear Oil	30,000
Fan bell	10,000
Pressure Plate	20,000
Clutch Plate	10,000
Cutting Shape	20,000
Brake shoe	20,000
Gear Box	50,000
Kelas Cylinder	20,000
Poli Engine	30,000
Oil Seal	30,000
Hanger	10,000
Nut, Bolto	20,000
Mobil	50,000
Present Stock	4,80,000

Proposed stock item	
Product Name	Amount
Premium	20,000
Hanjar Jorna	20,000
Car Drum	20,000
Car Excel	20,000
Car Spring	10,000
Break Oil	10,000
Gear Oil	20,000
Fan bell	10,000
Pressure Plate	10,000
Clutch Plate	10,000
Master Cylinder	20,000
Brake shoe	20,000
Gear Box	10,000
Proposed Item	2,00,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A) (Parts selling)	5000	150,000	18,00,000
<i>Less: Cost of Sale (B)</i>	4500	135,000	16,20,000
Gross Profit 10% (A+B) = [C]	500	15000	180,000
<i>Less: Operating Costs</i>			
Electricity bill		250	3,000
Mobile Bill		400	4,800
Night Guard Bill		200	2,400
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>		12,200	182,400
Net Profit (C-D):E		2800	33,600

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)	6500	195000	2340000	7000	210000	2520000	7500	2,25,000	27,00,000
Less: Cost of Sale (B)	5850	175500	2106000	6300	189000	2268000	6750	202,500	24,30,000
Gross Profit 10% (A-B)=(C)	650	19500	234000	700	21000	252000	750	22,500	270,000
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
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)		12350	148200		12950	155400		13600	163200
Net Profit (C-D) = (E)		7,150	85,800		8100	97,200		8900	106800
GT payback			80,000			80,000			80,000
Retained Income:		5800		17,200			26,800		

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	200,000	0	0
1.2	Net Profit	85,800	97,200	106,800
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus	0	8,800	29,000
	Total Cash Inflow	2,88,800	1,09,000	138,800
2.0	Cash Outflow			
2.1	Purchase of Product	200,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3.0	Net Cash Surplus	8,800	29,000	58,800



STRENGTH

- Environment-Friendly.
- Skilled & 02 Years of Experience
- Position of his shop in the market.
- Good Networking with Retailer

WEAKNESS

- Credit Sale
- Less stock

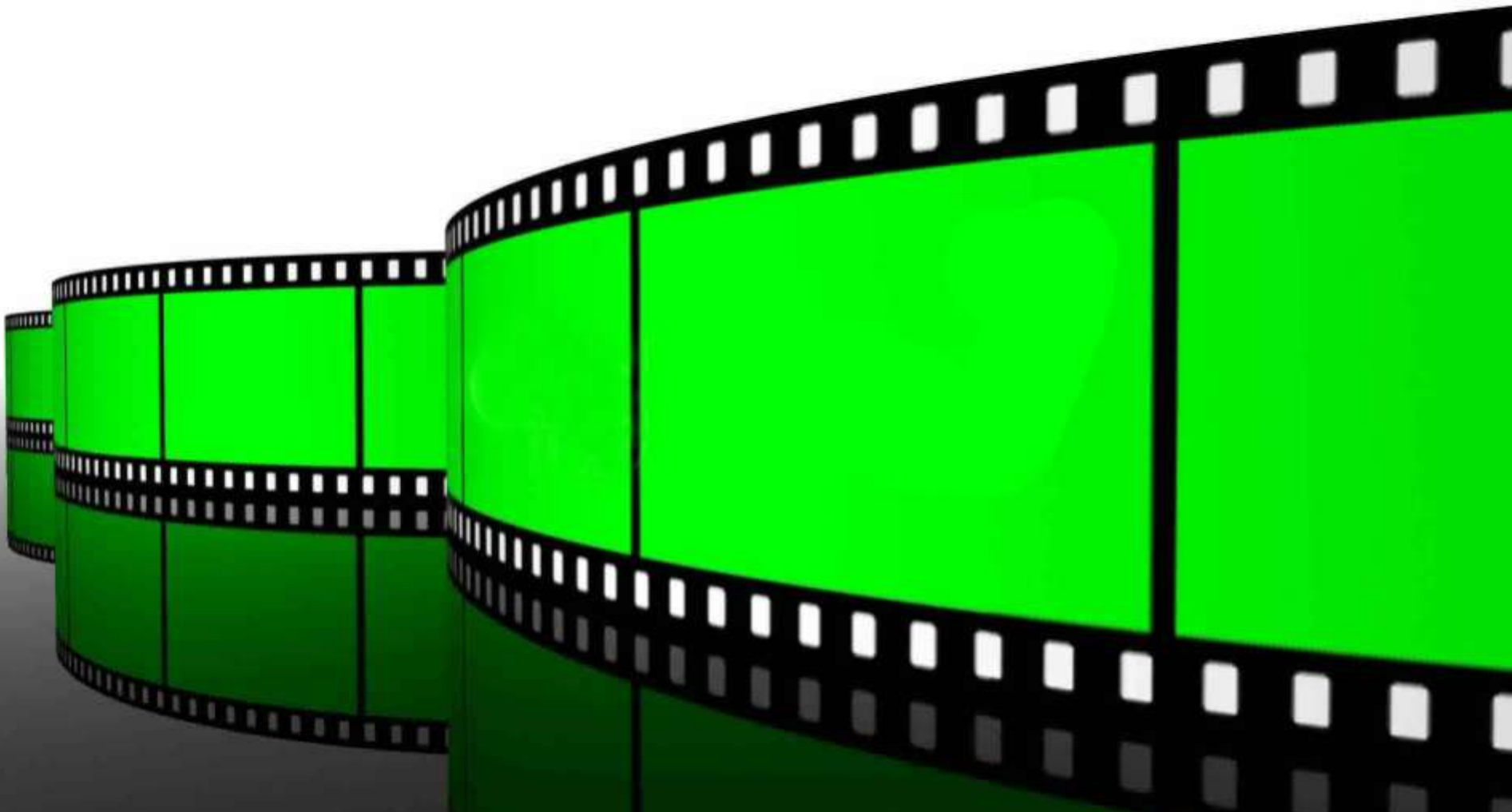
OPPORTUNITIES

- 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 জাইসেল

পোঃ- নয়ারবাট, খানা-আতলিয়া, উপজেলা-সাতার
 জিলা-ভাঙ্গা, বাংলাদেশ।
 খসরু ইউ,পি, নারায়ণ
 ১৫ (১) নিয়ম প্রকল্প

সাইসেল নং: 483 ৪৬০/২০২৫-২০২৬ তারিখ: ১৫/৯/১৫

নাম / পরিচালকের নাম: সাব্বির হোসেন

পিতা / মালিকের নাম: সাব্বির হোসেন

ঠিকানা: নয়ারবাট, খানা-আতলিয়া, উপজেলা-সাতার, ভাঙ্গা

১. উৎপাদিত করা বস্তু: ৫৫৫৫ টাকার মূল্য: ১০০০০০

২. মুদ্রক: ৭৫৫ টাকার মূল্য: ১০০০০০


বুসিয়া পরিমাণ: ১০১০-১০২০ সন পর্যন্ত: (১৫/৯/১৫)

যাকলা চালকিতার অনুমতি দেওয়া হল।
 ৩০/৯/২০১৫ইং সন পর্যন্ত এই লাইসেন্স টেন বুলিয়া বিবেচিত হইবে এবং প্রতি বছর
 লাইসেন্স নবায়ন করিতে হইবে।

16.9.15

সচিব
 পাথালিয়া ইউনিয়ন পরিষদ
 Chairman
 Pathalia Union Parishad

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




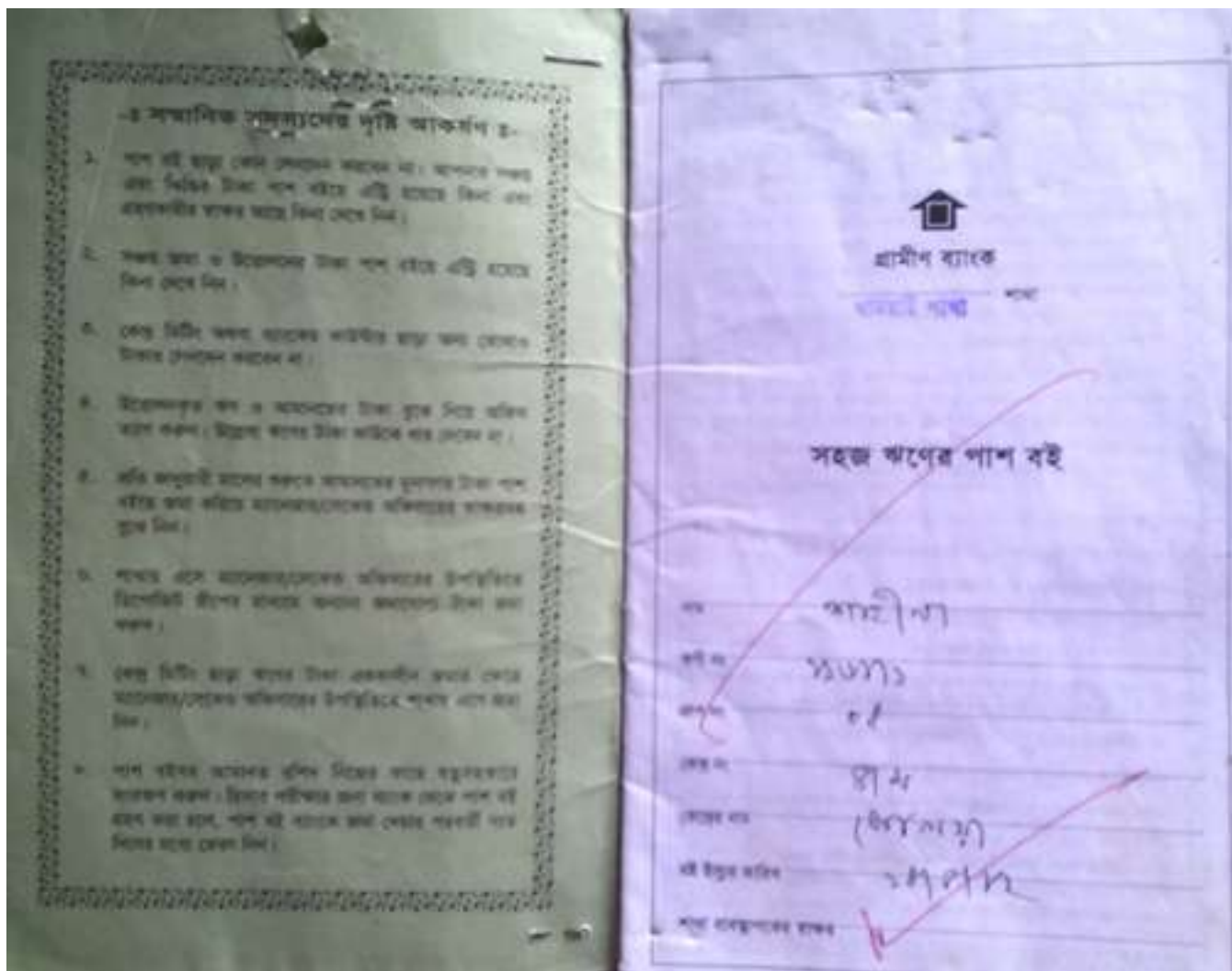
নাম: **সাব্বির হোসেন**
 Name: **SABBER HOSSAIN**
 পিতা: **শহীদুল ইসলাম**
 মাতা: **শাহিনা বেগম**
 Date of Birth: **25 Sep 1994**
 ID NO: **19942611453000307**

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী মৃত্যির বা
 অন্য কারণে পানকার মতো ক্ষতিগ্রস্ত হলে তাৎক্ষণিক ভাবে সেবার জন্য অনুমতি নেয়া হইবে।

ঠিকানা: **পাথালিয়া, খানা-আতলিয়া, উপজেলা-সাতার - ১০১০, ভাঙ্গা**

প্রস্তুতকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৪.০৯.২০১৫







Presented at
GT's 18th Internal Design Lab
on 4 October, 2015

