

Proposed NU Business Name: **MELA ELECTRONICS**



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Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MONIRUZZAMAN
Age	:	01-10-1981 (34 Years)
Education, till to date	:	M S S Pass
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	3 Brothers & 4 Sisters
Present Address	:	Vill: 2243,Haji bari,Uttarkhan P.O: Uttarkhan P.S: Uttarkhan Dist: Dhaka
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RAJIA KHATUN
(iii) Father's name	:	LATE HASEM ALI
(iv) GB member's info	:	Branch: Uttarkhan, Centre # 23 (Female), Member ID: 2859, Group No: 07 Member since: 15-09-1991 (08 Years) First loan: 2,000 taka. Outstanding loan: Nil
Further Information:	:	
(v) Who pays GB loan installment	:	Father No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	Twelve years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01684-703278
Brother Contact No.	:	01684-703275
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rajia Khatun is a member of Grameen Bank since 08 years. At first she took 2,000 taka loan from Grameen Bank. Rajia Khatun gradually took loan from GB. Utilize loan in made two tin shed house.

Proposed Nobin Udyokta Business Info

Business Name	:	MELA ELECTRONICS
Location	:	Masterpara road,Kola bagan, Uttarkhan, Dhaka
Total Investment in BDT	:	BDT 6,00,000/-
Financing	:	Self BDT 4,00,000/- (from existing business) 67% Required Investment BDT 2,00,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	5,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fridge, Television, Fan, Rice cooker, Hotpot etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Company.▪The shop is rented.▪Agreed grace period is 4 months.

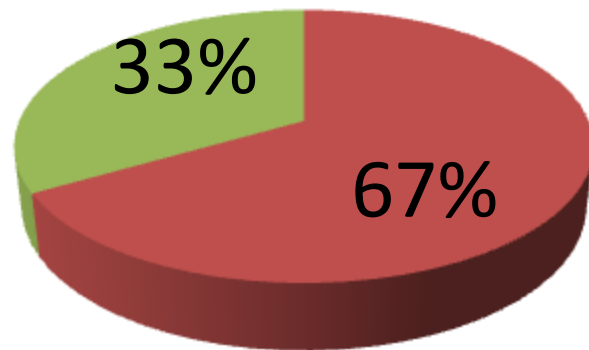
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Electronics Item	155,000	1,860,000
Total Sales (A)	155,000	1,860,000
Less. Variable Expense		
Electronics Item	124,000	1,488,000
Total variable Expense (B)	124,000	1,488,000
Contribution Margin (CM) [C=(A-B)]	31,000	372,000
Less. Fixed Expense		
Rent	4,000	48,000
Electricity Bill	800	9,600
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	5,000	60,000
Guard	100	1,200
Salary (staff)	6,000	72,000
Others	200	2,400
Total fixed Cost (D)	21,400	256,800
Net Profit (E) [C-D]	9,600	115,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fridge (13 x 22500)	292,500	112,500	405,000
Television	21,750	32,625	54,375
Generator (01 x 22200)	22,200	-	22,200
Micro Oven	17,255	-	17,255
Charger Fan (1 x 3600)	3,600	-	3,600
Air Cooler	7,565	-	7,565
Room Hitter (2 x 1530)	3,060	4,590	7,650
Rice Cooker (2 x 2000)	4,000	10,000	14,000
Others	28,070	40,285	68,355
Total	400,000	200,000	600,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 200,000
- Total 600,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Electronics Item	200,000	2,400,000	2,520,000	2,646,000
Total Sales (A)	200,000	2,400,000	2,520,000	2,646,000
Less. Variable Expense				
Electronics Item	160,000	1,920,000	2,016,000	2,116,800
Total variable Expense (B)	160,000	1,920,000	2,016,000	2,116,800
Contribution Margin (CM) [C=(A-B)]	40,000	480,000	504,000	529,200
Less. Fixed Expense				
Rent	4,000	48,000	48,000	48,000
Electricity Bill	800	9,600	10,500	11,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	7,000	84,000	86,000	88,000
Guard	100	1,200	1,500	2,000
Salary (staff)	6,000	72,000	72,000	72,000
Others	200	2,400	3,000	3,500
Total Fixed Cost	23,500	282,000	286,500	291,000
Net Profit (E) [C-D]	16,500	198,000	217,500	238,200
Investment Payback		80,000	80,000	80,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	198,000	217,500	238,200
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		118,000	255,500
	Total Cash Inflow	398,000	335,500	493,700
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	118,000	255,500	413,700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures











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LED TV



FAMILY PICTURE

