

Proposed NU Business Name: **MEHENUR ELECTRONICS**



Project identification and prepared by: Aziz Ahmad,
Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MANIK MIA
Age	:	10-05-1981(34 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	3 son & No Daughter
No. of siblings:	:	3 Brother & 3 Sister
Address	:	Vill: Palima P.O: Palima , P.S: Kalihati , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Bimola BEGUM
(iii) Father's name	:	MD.Badsha Bepari
(iv) GB member's info	:	Branch: Palima Kalihati, Centre # 12 (male), Member ID: 1354, Group No: 02 Member since:19-10-1988 (27Years) First loan: BDT 2500/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 21,295-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

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	:	Five years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01718-811241
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD.Badsha Bepari joined Grameen Bank since 27 years ago. At first she took 2500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing, agriculture , business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	MEHENUR ELECTRONICS
Location	:	Palima Bus stand, Kalihati,Tangail.
Total Investment in BDT	:	BDT 1,85,000
Financing	:	Self BDT 85,000(from existing business) 52% Required Investment BDT 1,00,000(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Energy bulb,Charger,Remote,Cable,Rod,Switch etc. ▪Average 20% gain on sale. ▪The business is operating by Entrepreneur. ▪The shop is rented. ▪Collects goods fromElenga Bazar. ▪Agreed grace period is 4 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Electric accessories	2400	72000	864000
Total Sales (A)	2400	72000	864000
Less Variable Expense			
Electric accessories	1920	57600	691200
Total variable Expense (B)	1,920	57600	691200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Variable Expense			
Rent		1,550	18600
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)			
Entertainment		100	1200
Mobile bill		300	3600
Total fixed cost (D)		7,850	94200
Net Profit (E)= [C-D]		6,550	78600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Energy Bulb,Charger	12600	12,000	24,600
Main Switch	3000	10,000	13,000
Cable	6700	5,000	11,700
Rice Cooker	2,000	5,000	7,000
Switch Board,Coss Tape,Glue	5,000	10,000	15,000
Oil,Scrup,Channel,Remote	14,000	10,000	24,000
Rod,Socket,Holder	10,000	10,000	20,000
Multiplug,Cutweak	10,000	10000	20000
Racket,Torch light,Channel Etc.	21,700	8000	29,800
Total	85,000	80,000	1,65,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Electric accessories	3400	102000	1224000	1285200
Item				
Total Sales (A)	3400	102000	1224000	1285200
Less Variable Expense				
Electric accessories	2720	81600	979200	1028160
Item				
Total variable Expense (B)	2,720	81600	979200	1028160
Contribution Margin (CM) [C=(A-B)]	680	20400	244800	257040
Less Variable Expense				
Rent		1,550	15,000	15,000
Electricity bill		400	4800	5000
Transportation		800	9,600	10,000
Salary (Self)		5000	60000	60000
Salary(Staff)				0
Entertainment		200	2400	2400
Mobile bill		400	4800	4800
Total fixed cost (D)		8,350	96,600	97,200
Net Profit (E)= [C-D]		12050	144600	159,840
Investment Payback			48,000	48,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	144,600	159,840	172492
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		96,600	208440
	Total Cash Inflow	224600	256440	380932
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000	48000
	Total Cash Outflow	128,000	48000	
3	Net Cash Surplus	96,600	208440	332932

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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

Pictures

মেহেনুর ইলেকট্রনিক্স

প্রোঃ মোঃ মানিক মিয়া

এখানে টিভি, ফ্রিজ, ফ্যান, বৈদ্যুতিক সামগ্রী, লাইটিং ও ডিস লাইনের সকল প্রকার মালামাল পাইকারী ও খুচরা বিক্রয় করা হয়।

এরাপার রোড স্যারিফ





শাইজ ইন্টারন্যাশনাল লিমিটেড
ক্যাচেরি এলাহাবাদ/কেন্দ্র
সোনাল কাল কলম ড্রাম
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লাইসেন্স

১. নাম: [Handwritten Name]
২. ঠিকানা: [Handwritten Address]
৩. [Handwritten Details]
৪. [Handwritten Details]
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৯. [Handwritten Details]
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রাষ্ট্রীয় ব্যাংক

সহজ কণের পাশ বই

ন্যাশনাল ব্যাংক বাংলাদেশ
Name: [Handwritten Name]
ID NO: 9314773602913

এই ব্যক্তি ন্যাশনাল ব্যাংক বাংলাদেশ কর্তৃক প্রদত্ত একটি ব্যক্তিগত পরিচয় কার্ড।

FAMILY PICTURE

