Proposed NU Business Name: MEHENUR ELECTRONICS



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

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti Samajik Byabosha Ltd.

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: PalimaP.O: Palima, P.S: Kalihati, Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Father Bimola BEGUM MD.Badsha Bepari Branch: Palima Kalihati, Centre # 12 (male), Member ID: 1354, Group No: 02 Member since:19-10-1988 (27Years) First Ioan: BDT 2500/-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 30,000/- Outstanding loan: BDT 21,295- Father No No 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	:	Five years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities		Nill
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.

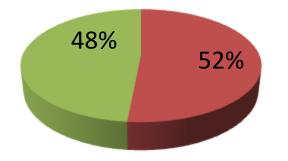
Proposed Nobin Udyokta Business Info			
Business Name	:	MEHENUR ELECTRONICS	
Location	:	Palima Bus stand, Kalihati, Tangail.	
Total Investment in BDT	:	BDT 1,85,000	
Financing	:	Self BDT 85,000(from existing business) 52%	
		Required Investment BDT 1,00,000(as equity) 48%	
Present salary/drawings from 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	:	 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 from Elenga 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



Entrepreneur's Contribution 85,000
Investor's Investment 80,000
Total 165,000

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)				(
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#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)	
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	20844(
	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	4800	
	Total Cash Outflow	128,000	48000		
3	Net Cash Surplus	96,600	208440	332932	



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:01 Experience & Skill: 03 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures





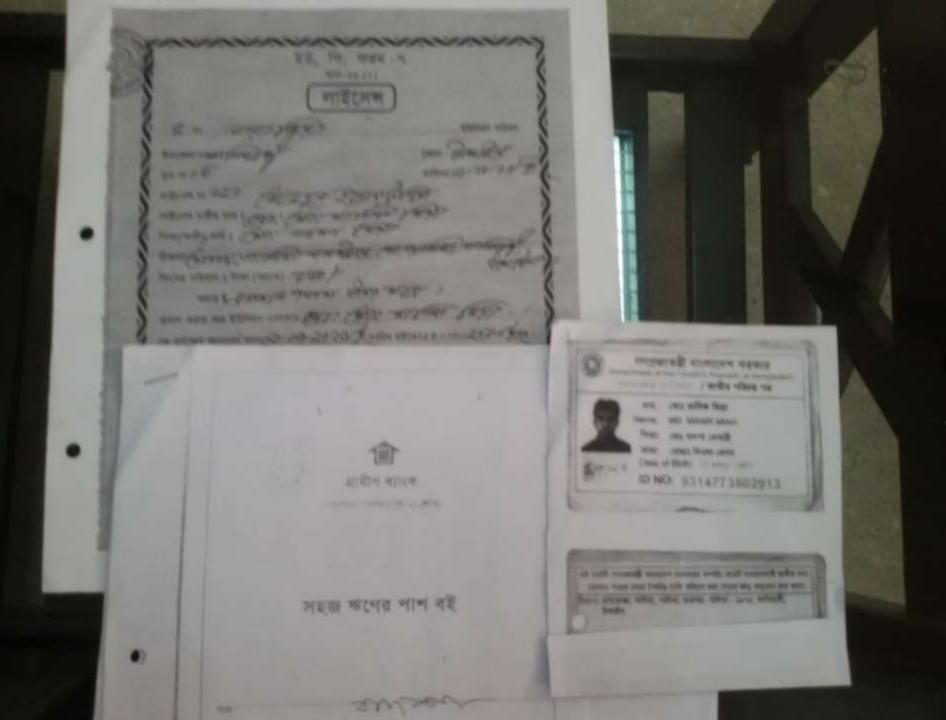












FAMILY PICTURE

