

# Proposed NU Business Name: **PAPPU ELECTRONICS AND ELECTRIC**



Project identification and prepared by: Md.Belal Hossain  
Chagal naiya,feni

Project verified by: Susanto kumar biswas



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. MOHIUDDIN BHUIYAN</b>
Age	:	01/08/1986 ( 31 Years)
Education, till to date	:	H.S. C
Marital status	:	Married
Children	:	No
No. of siblings:	:	None
Address	:	Vill: East Pathan nagore P.O:Pathan Nagore, P.S: Chagalnaiya, Dist: Feni.
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	:	<b>LATE, MDNOWARA BEGUM</b>
(iii) Father's name	:	<b>LATE, SAMSUL HAQUE</b>
(iv) GB member's info	:	Branch: Pathan nagore, Centre # 13/(Female), Member ID:1520, Group No: 02 Member since: 05-03-2006-2012 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 0/-
(v) Who pays GB loan installment	:	Mother
(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	:	Sixe Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	none
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01977-024111
Mother's Contact No.	:	01817-024111
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE:MONOWARA BEGUM** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

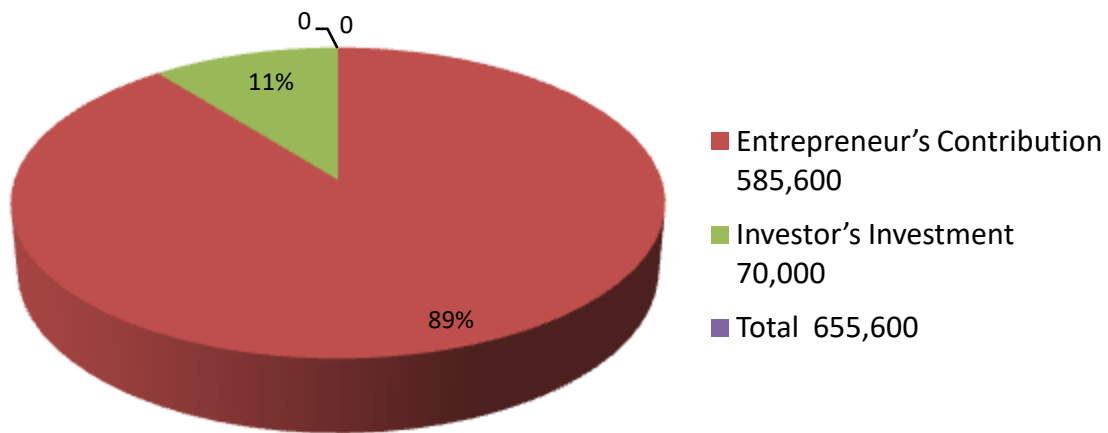
Business Name	:	<b>PAPPU ELECTRONICS AND ELECTREC</b>
Location	:	East Pathan nagore Bazar , Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 6,55,600/-
Financing	:	Self BDT 5,85,600/- (From Existing Business) 89% Required Investment Bdt,70,000(as Equity) 11%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15Ft X 10ft. = 150 Square Ft
Security Of The Shop	:	3,00,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like freez,tv,gas stove,jug set,rice cuker,Etc.</li><li>▪Average 20% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing 1 Employee.</li><li>▪He Is Doing His Business In Renting Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
freez,tv,gas stove,jug set,rice cuker,Etc.	3300	99000	1188000
<b>Total Sales(A)</b>	<b>3300</b>	<b>99000</b>	<b>1188000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
freez,tv,gas stove,jug set,rice cuker,Etc.	2640	79200	950400
<b>Total Variable Expense</b>	<b>2640</b>	<b>79200</b>	<b>950400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>660</b>	<b>19800</b>	<b>237600</b>
<b>Less Fixed Expense</b>			
Rent		3000	36000
Electric Bill		1400	16800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		4000	48000
Entertainment		200	2400
Guard		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>14500</b>	<b>174000</b>
<b>Net Profit (E)= [C-D]</b>		<b>5300</b>	<b>63600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
freez	60,000	30,000	90,000
tv	40,000	20,000	60,000
gas stove	17,600	8,800	26,400
jag set	16,000	11,200	27,200
rice cocker	44,000	0	44,000
ware drob	21,000	0	21,000
cup set	28,000	0	28,000
dinner set	14,000	0	14,000
chair	45,000	0	45,000
	300,000	0	300,000
<b>Total</b>	<b>585,600</b>	<b>70,000</b>	<b>655,600</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
freez,tv,gas stove,jug set,rice cuker,Etc.	3800	114000	1368000	1436400	1508220
<b>Total Sales(A)</b>	<b>3800</b>	<b>114000</b>	<b>1368000</b>	<b>1436400</b>	<b>1508220</b>
<b>Less Variable Expense (B)</b>					
freez,tv,gas stove,jug set,rice cuker,Etc.	3040	91200	1094400	1149120	1206576
<b>Total Variable Expense</b>	<b>3040</b>	<b>91200</b>	<b>1094400</b>	<b>1149120</b>	<b>1206576</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>760</b>	<b>22800</b>	<b>273600</b>	<b>287280</b>	<b>301644</b>
<b>Less Fixed Expense</b>					
Rent		3000	36000	36000	36000
Electric Bill		1400	16800	17100	17400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>14500</b>	<b>174000</b>	<b>174580</b>	<b>175169</b>
<b>Net Profit (E)= [C-D]</b>		<b>8300</b>	<b>99600</b>	<b>104580</b>	<b>109809</b>
<b>Investment Pay Back</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	99,600	104580	109809
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		71600	148180
	<b>Total Cash Inflow</b>	<b>169,600</b>	<b>176,180</b>	<b>257,989</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>71,600</b>	<b>148,180</b>	<b>229,989</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Jinjira, Birulia, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





PE

পাপ্পু

ইলেকট্রিক

W  
A

W  
A  
T  
E  
R



