

Proposed NU Business Name: **MORSHED ELECTRIC & LIGHTING**



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

Project verified by: Susanto kumar bisshas



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

Name	:	<b>MD MORSHED ALAM</b>
Age	:	01/01/1990 ( 27Years)
Education, till to date	:	S S C
Marital status	:	married
Children	:	0 Sons 01 Daughter
No. of siblings:	:	02 Brother 03 Sisters
Address	:	Vill: West chagalnaiya ,P.O:chagalnaiya P.S: Chagalnaiya , Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SALEHA BEGUM</b>
(iii) Father's name	:	<b>MOHIUDDIN</b>
(iv) GB member's info	:	Branch: Chagalnaiya, Centre # 25/(Female), Member ID:4543/1, Group No: 01 Member since: 05-03-2004-2012 (8YEARS) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT ,000/-
(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	:	18 Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01816-358226
Mother's Contact No.	:	01834-258375
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SALEHA BEGUM** joined Grameen Bank since 13 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

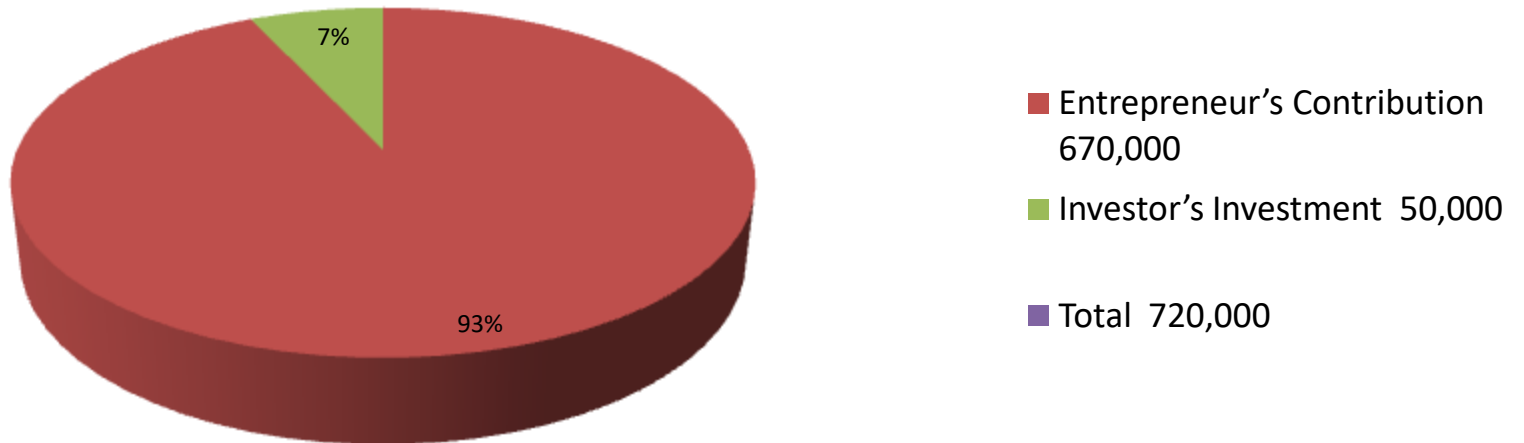
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MORSHED ELECTRIC &amp; LIGHTINC</b>
Location	:	College road,Chagalniya, Feni.
Total Investment In BDT	:	Bdt 720,000/-
Financing	:	Self BDT 6,70000/- (From Existing Business) 61% Required Investment Bdt,50,000(as Equity) 39%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 10 ft. = 100 Square Ft
Security Of The Shop	:	10,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like genaretor, video camera,electric etc.</li><li>▪Average 25% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing no Employee.</li><li>▪He Is Doing His Business In Rent Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuce (Sale)</b>			
genaretor, video camera,electric etc	3000	90000	1080000
	0	0	0
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
genaretor, video camera,electric etc	2250	67500	810000
<b>Total Variable Expense</b>	<b>2250</b>	<b>67500</b>	<b>810000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>
<b>Less Fixed Expense</b>			
Rent		3000	36000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 2		8000	96000
Entertainment		200	2400
Guard		300	3600
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>17700</b>	<b>212400</b>
<b>Net Profit (E)= [C-D]</b>		<b>4800</b>	<b>57600</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
genaretor	5	60,000	300,000	1	50,000	50,000	350,000
video camera	3	40,000	120,000	0	0	0	120,000
electric	0	0	100,000			0	100,000
security	0	0	150,000			0	150,000
	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>8</b>	<b>100000</b>	<b>670,000</b>	<b>1</b>	<b>50,000</b>	<b>50,000</b>	<b>720,000</b>



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
genaretor, video camera,electric etc	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
genaretor, video camera,electric etc	2625	78750	945000	992250	1041863
<b>Total Variable Expense</b>	<b>2625</b>	<b>78750</b>	<b>945000</b>	<b>992250</b>	<b>1041863</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>875</b>	<b>26250</b>	<b>315000</b>	<b>330750</b>	<b>347288</b>
<b>Less Fixed Expense</b>					
Rent		3000	36000	36000	36000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>17700</b>	<b>208800</b>	<b>209380</b>	<b>209969</b>
<b>Net Profit (E)= [C-D]</b>		<b>8550</b>	<b>102600</b>	<b>107730</b>	<b>113117</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	102,600	107730	113116.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		82600	170330
	<b>Total Cash Inflow</b>	<b>152,600</b>	<b>190,330</b>	<b>283,447</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>82,600</b>	<b>170,330</b>	<b>263,447</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, Kasari bazar , Pathan nagar  
, Chagalniya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







পল্লী বিদ্যুৎ অনুমোদিত ডিলার

প্রোগ্রামার ৪ নং ৪ নং বাহাদুর, মোঃ  
মোরশেদ : ০১৮১৬-৩৫৮২২৬, স

মোরশেদ ইলেকট্রিক এন্ড লাইট

এখানে বিয়ে, জন্মদিনসহ যে কোন অনুষ্ঠানে আলোকসজ্জা

মোর





