

A Nobin Udyokta Project



# M/S Social Bazar



*Project by : Shafaet Ulla*  
*Identified by : Mirza Arif Rabbani*  
*Verified By: Md. Sohrab Hossain*

Hajigonj Unit  
Anchal-1, Chandpur  
**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	<b>Shafaet Ulla</b>
Age	:	01/01/1989 (28Years )
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Three brothers
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Delowara Begum
(iii) Father's name	:	Mokhlasur Rahman
(iv) GB member's info	:	Member since: 22/11/2004-19/02/2009 Branch: Maher Uttor Centre no.36/m, Group: 01 Loanee No. 3304 First loan: Tk. 5000 Existing loan: N/A Outstanding:N/A
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
(ix) Others	:	N/A
Education, till to date	:	B.A

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Varieties Business
Trade License Number	:	121
Business Experiences	:	04 years.
Other Own/Family Sources of Income	:	Two brothers job
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01710-816870
NU Project Source/Reference	:	GT Hajigonj Unit Office, Chandpur.

## BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 2004. At first his mother took a loan amount BDT 5000 from Grameen Bank. She Invested the money in her family . They gradually improved their life standard through GB loan.

# PROPOSED BUSINESS Info.



Business Name	:	<b>M/S Social Bazar</b>
Address/ Location	:	Jogotpur Bazar, Kacoua, Chandpur.
Total Investment in BDT	:	468000/-
Financing	:	Self BDT : 388000 (from existing business) - 83% Required Investment BDT : 80,000 (as equity) - 17%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		<b>BDT 9,000</b>
Proposed Business % of present gross profit margin	:	<b>20%</b>
Estimated % of proposed gross profit margin	:	<b>20%</b>
Agreed grace period	:	<b>2 months</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	5000	150000	1800000
<b>Less: Cost of sale (B)</b>	4000	120000	1440000
<b>Gross Profit 20% (A-B)= [C]</b>	1000	30000	360000
<b>Less: Operating Costs</b>			
Electricity bill		300	3600
Night Guard Bill		50	600
Shop Rent		5000	60000
Mobile Bill		400	4800
Generator bill		0	0
Salary from Business (Self)		9000	108000
Others (Entertainment)		300	3600
<b>Non Cash Item:</b>			
Depreciation Expenses		0	0
<b>Total Operating Cost (D)</b>		15050	180600
<b>Net Profit (C-D):</b>		14950	179400

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present items:</b>			
<b>Advance:</b>	100000		388000
<b>Present Goods Items (*) :</b>	288000		
<b>Proposed Items (**) :</b>		80,000	80,000
<b>Total Capital</b>	<b>388000</b>	<b>80,000</b>	<b>468000</b>

**(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide**

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



## Present Stock item

Product name	Amount
Biscuit,Coil,Ditergent	100000
Comal water,Mosla	130000
Oil,Nodols,Chanacur	30000
Energy bulb	18000
Others	10000
<b>Total Present Stock</b>	<b>288000</b>

## Proposed Item

Product Name	Amount
Soya bin oil	40000
Comal water	20000
Coil	20000
<b>Total :</b>	<b>80,000</b>



# Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	6000	180000	2160000	7000	210000	2520000
<i>Less: Cost of Sale (B)</i>	4800	144000	1728000	5600	168000	2016000
<b>Profit 20% (A-B)=(C)</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>	<b>1400</b>	<b>42000</b>	<b>504000</b>
<b>Less operating cost :</b>						
Electricity bill		500	6000		700	8400
Mobile Bill		500	6000		600	7200
Salary- self		9000	108000		9000	108000
Generator bill		0	0		0	0
Night guard bill		50	600		50	600
Shop Rent		5000	60000		5000	60000
Others		400	4800		400	4800
Depreciation Expenses						
<b>Total Operating Cost (F)</b>		15450	185400		15750	189000
<b>Net Profit =(E-F)</b>		20550	246600		26250	315000
<b>GT payback</b>		48000			48000	
<b>Retained Income:</b>		198600			267000	

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	246600	315000
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus	0	198600
	<b>Total Cash Inflow</b>	<b>326600</b>	<b>513600</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
2.3	Payment of GB loan	0	0
	<b>Total Cash Outflow</b>	<b>128000</b>	<b>48,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>198600</b>	<b>465600</b>

# SWOT Analysis



## **S**TRENGTH

- Skill and 04 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 10 hours shop open

## **W**EAKNESS

- Lack of investment

## **O**PPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

## **T**HREATS

- New competitor may be present
- Political Unrest
- Theft

# Photographs





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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র




নাম: ছেফায়েত উল্লাহ  
Name: Shafaet Ulla  
পিতা: মুখলেছুর রহমান  
মাতা: দেলোয়ারা বেগম  
Date of Birth: 01 Jan 1989  
ID NO: 1319580735970

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোম্পানি পাওয়া গেলে নিম্নলিখিত পেনালিটি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: বাসা/হোল্ডিং: হাজী বাড়ি, গ্রাম/রাস্তা: আতাকরা, ডাকঘর: পটকমুতেশপুর - ৩৬২০, শাহরাস্তি, চাঁদপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ০৪/১০/২০০৮



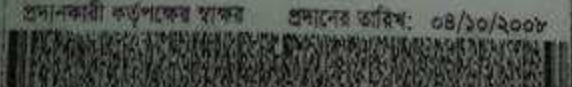
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নাম: দেলোয়ারা বেগম  
Name: Delowara Begum  
মাতা: মুখলেছুর রহমান  
মাতা: মৃত অপস্মৃত্তায়েছা  
Date of Birth: 01 Jan 1963  
ID NO: 1319580735966

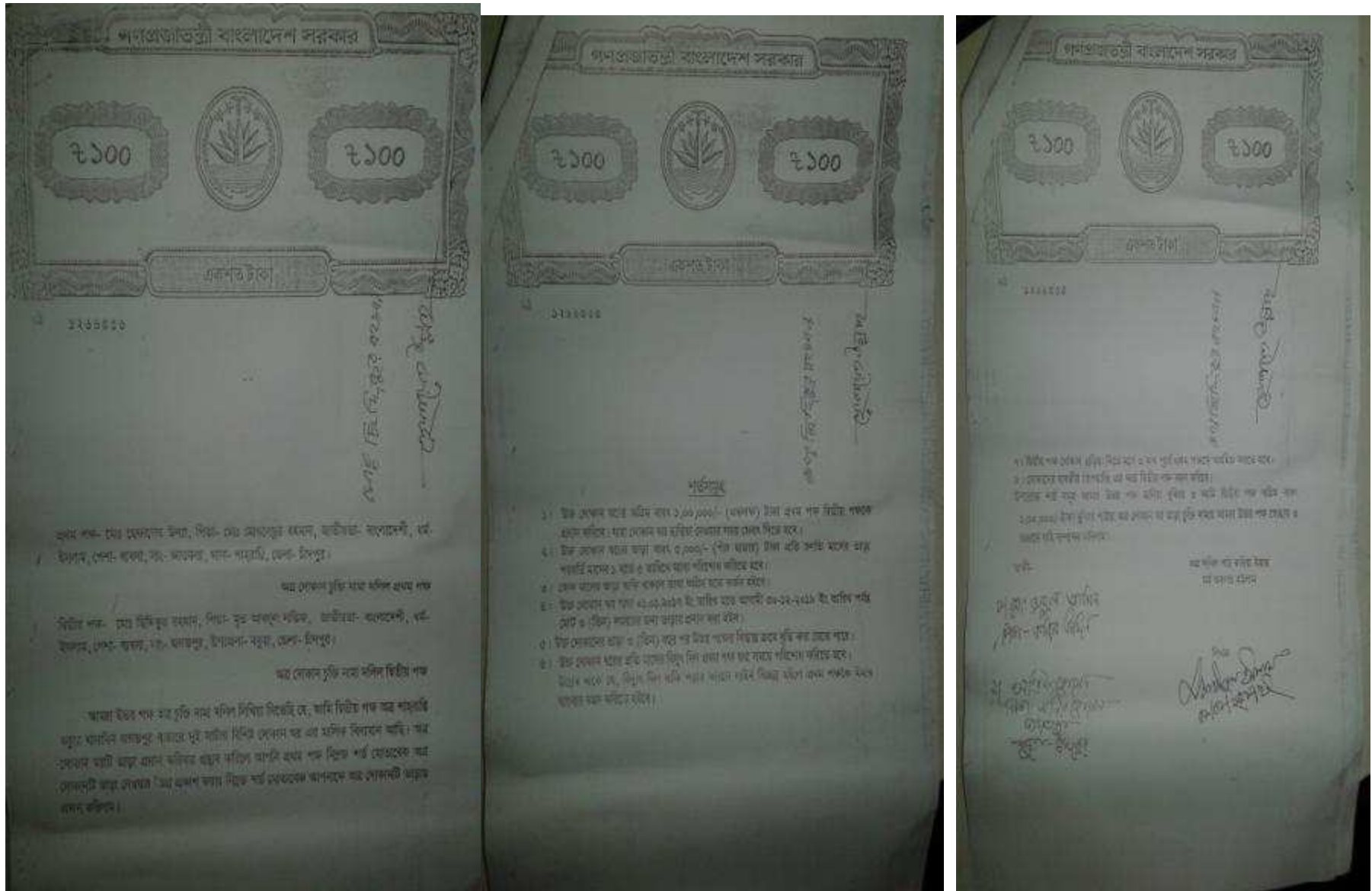
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# Photograph





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*Presented at*  
**216th Internal Design Lab**  
on 18 January 2018 at GT

