

**Proposed NU Business Name: SAIFUL JENAREL STOR**

Project identification and prepared by: : Md. Alamgir Hosain,  
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



**Grameen Shakti  
Samajik Byabosha Ltd.**

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

Name	:	<b>SAIFUL ISLAM</b>
Age	:	03-02-1982 (35 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son 1Doghter
No. of siblings:	:	3 Brothers and 1 Sister
Address	:	Vill: Tatshri P.O: Lauhati P.S: Delduyar Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>AYSHA BEGUM</b>
(iii) Father's name	:	MD.MIZANUR RAHAMAN
(iv) GB member's info	:	Branch:Lauhati , Delduyar Centre # 41 (Female), Member ID: 2945 Group No: 04 Member since: 12/10/1988 First loan: BDT 2000/- Outstanding loan: 26140/=
Further Information:		
(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	:	12 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770-635188
Family's Contact No.	:	01725-707576
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**AYSHA BEGUM** joined Grameen Bank since 27 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

## Proposed Nobin Udyokta Business Info

Business Name	:	SAIFUL JENAREL STOR
Location	:	Lauhati Bazar, Delduyar, Tangail.
Total Investment in BDT	:	BDT 425000/-
Financing	:	Self BDT ,250000/- (from existing business) 70% Required Investment BDT 175,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like, Mobil,Carjar,Kesing etc</li><li>▪Average 5% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪ The shop is not rented.</li><li>▪Collects goods from Tangail .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

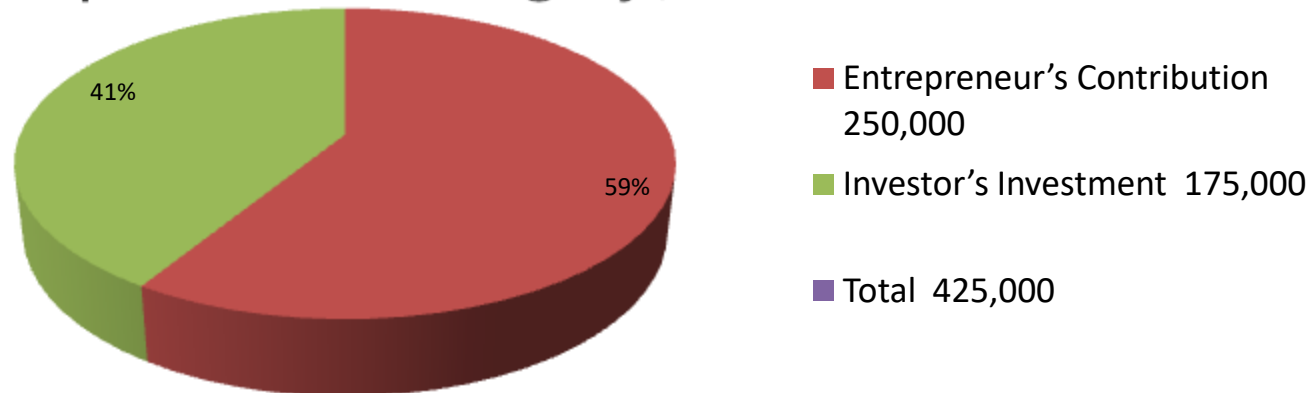
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobil,Carjar,Kesing etc		50,000	600000
<b>Total Sales (A)</b>		50,000	600000
<b>Less. Variable Expense</b>			
Mobil,Carjar,Kesing etc		47,500	570,000
<b>Total variable Expense (B)</b>		47,500	570,000
<b>Contribution Margin (CM) [C=(A-B)]</b>		22500	270,000
<b>Less. Fixed Expense</b>			
Rent		1000	12000
Electricity Bill		400	4800
Transportation		500	6000
Mobile Bill		300	3600
Entertainment		300	3600
Salary (self)		5000	60000
Salary (1staff)		8000	96000
<b>Total fixed Cost (D)</b>		15500	186000
<b>Net Profit (E) [C-D]</b>		7,000	84,000

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobil	105000	50000	155000
Carjar	1600		1600
Kesing	5000		5000
Batari	53000		53000
Bkush	50000	50000	100000
		50000	150000
Kash	25000	25000	
Others	10400		14800
<b>Total</b>	<b>250,000</b>	<b>175,000</b>	<b>425000</b>

## Source of Finance

Vill: Haturpara P.O: Panamganj ; P.S: Dohar Dist: Dhaka.



## Financial Projection (BDT)

Particular	Daily	Monthly	Yearly	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Mobil,Carjar,Kesing etc		50,000	600000	630000	661500
<b>Total Sales (A)</b>		50,000	600000	630000	661500
<b>Less. Variable Expense</b>					
Mobil,Carjar,Kesing etc		47,500	570,000	598500	628425
<b>Total variable Expense (B)</b>		47,500	570,000	598500	628425
<b>Contribution Margin (CM) [C=(A-B)]</b>		22500	270,000	283,500	297,675
<b>Less. Fixed Expense</b>					
Rent		1000	12000	12000	12000
Electricity Bill		400	4800	4800	4800
Transportation		500	6000	6000	6000
Mobile Bill		300	3600	3600	3600
Entertainment		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Salary (1staff)		8000	96000	96000	96000
<b>Total fixed Cost (D)</b>		15500	186000	186000	186000
<b>Net Profit (E) [C-D]</b>		7,000	84,000	97,500	111,675



# 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	175,000		
1.2	Net Profit	84,000	97,500	111,675
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		14,000	41,500
	<b>Total Cash Inflow</b>	259,000	111,500	153,175
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	1750,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	70,000	70,000	70,000
	<b>Total Cash Outflow</b>	<b>245,000</b>	<b>70,000</b>	<b>70,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>14,000</b>	<b>41,500</b>	<b>83,175</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 06 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Pakulla  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

করা হয়

এখানে DBBL করা হয়



মোঃ সাইফুল ইসলাম



লেনদেন ক্রেনাকোটা সঞ্চয়

সবটাই এখন মোবাইলে

ব্যাংকের সাথে ব্যাংকিং  
সবচেয়ে নিরাপদ



মোঃ সাইফুল

কোর্ট, দেলদুয়ার, টাঙ্গাইল

সাইফুল জেনারেল স্টোর

তাতশ্রী মসজিদ মার্কেট, দেলদুয়ার

প্রয়োজনে পাশে  
বিকাশ



একটি ব্যাংক ব্যাংক প্রতিষ্ঠান





# ডাচ বাংলা মোবাইল ব্যাংকিং



A collage of various advertisements for mobile banking services. The central focus is a grid of blue and white tiles, each featuring the 'চলা চলনুত' (Chala Chalonut) logo and the 'গ্রামীণফোন' (Graminphone) brand name. Above this grid, there are several other advertisements, including one for '1GB' and '6GB' data packages, and another for 'চলা চলনুত' with a red banner that says 'ইউসিএসএসএস' (USSD). The background of the collage shows a blurred outdoor scene with trees and a building.



স্বয়ংসেবায়িক পদ্ধতিতে SIM বিক্রয়  
বা প্রবেশ করা

১৬০০ নাম্বার  
একটি নাম্বার  
অন্যদের নাম্বার  
স্বয়ংসেবা নাম্বার



বিকাশ এজেন্ট

 একটি লু লুকে নাম্বার অফিস	 একটি লু লুকে নাম্বার অফিস
 একটি লু লুকে নাম্বার অফিস	 একটি লু লুকে নাম্বার অফিস
 একটি লু লুকে নাম্বার অফিস	 একটি লু লুকে নাম্বার অফিস













