

# M/S Tajul Enterprise



NU Identified and PP Prepared by-  
Farzana Akter (Singair Unit)  
Verified By: A.S.M Shahidul Haque

Presented by  
Md. Tajul Islam

**GRAMEEN TRUST**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

<b>Name</b>	:	Md. Tajul Islam
<b>Age</b>	:	03-04-1985 (30 years)
<b>Marital status</b>	:	Married
<b>Children</b>	:	1 Daughter
<b>No. of siblings:</b>	:	03 Brothers, 01 Sister
<b>Parent's and GB related Info</b>		
<b>(i) Who is GB member</b>	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
<b>(ii) Mother's name</b>	:	Mrs. Jahura Begum
<b>(iii) Father's name</b>	:	Md. Israfil Mollah
<b>(iv) GB member's info</b>	:	Branch: Dhalla Singair      Centre No. : 8/m Group No : 03      Loanee No.: 1204.3 Member since, 15-10-03 (12 years)      First loan: BDT 5,000 Existing loan: BDT 10,000      Outstanding: BDT 320
<b>Further Information:</b>		
<b>(v) Who pays GB loan installment</b>	:	Brother
<b>(vi) Mobile lady</b>	:	N/A
<b>(vii) Grameen Education Loan</b>		
<b>(viii) Any other loan like GCCN, GKF</b>		
<b>(ix) Others</b>		
<b>Education</b>	:	<b>H .S. C</b>

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

<b>Present Occupation</b>	<b>:</b>	<b>Fertilizer &amp; Insecticide Business</b>
<b>Trade License/ Drug License</b>		<b>2361</b>
<b>Business Experience And Training Info</b>	<b>:</b>	<b>8 Years</b> <b>: Start up Investment- 150000</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>Brothers (probasi)</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>NU Contact Info</b>		<b>01732008020</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>Singair Unit</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's mother has been a member of Grameen Bank since 15-10-2003 (12 years). At first she took BDT 5,000 from GB. NU's father invested GB loan in his agriculture. NU's father gradually improved their living standard by using GB loan.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

<b>Business Name</b>	:	M/S Tajul Enterprise
<b>Address/ Location</b>	:	Jagir Bazar, Singair, Manikgonkj.
<b>Total Investment in BDT</b>	:	BDT 5,00,000
<b>Financing</b>	:	Self BDT 3,50,000 (from existing business) 70% Required Investment BDT 1,50,000/-(as equity) 30%
<b>Present salary/drawings from business (estimates)</b>	:	BDT 9,000
<b>Proposed Salary</b>		BDT 9,000
<b>Proposed Business</b>		
<b>(i) % of present gross profit margin</b>	:	16%
<b>(ii) Estimated % of proposed gross profit margin</b>		16%
<b>(iii) Agreed grace period</b>		5 Months

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b><u>Present Stock Items:</u></b>			
Stock	3,13,750		3,50,000
Advance	30,000		
Furniture	6,250		
<b><u>Proposed items:</u></b>		1,50,000	1,50,000
<b>Total Capital</b>	<b>3,50,000</b>	<b>1,50,000</b>	<b>5,00,000</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Present Investment Breakdown</b>		
<b>Item</b>		<b>Amount (BDT)</b>
কুড়া	15 bag*480	7,200
ভূষি	14 bag*1000	14,000
খুদ	4 bag*1250	5,000
Urea fertilizer	30 bag*775	23,250
TSP	20 bag*1075	21,500
DAP	20 bag*1210	24,200
MOP	20 bag*725	14,500
Misra	30 bag*720	21,600
Zipsum	100 bag*110	11,000
<b>Subtotal-1</b>		<b>1,42,250</b>

<b>Present Investment Breakdown</b>		
<b>Item</b>		<b>Amount (BDT)</b>
Karbu foram	30bag*1000	30,000
Daozin	25car*1250	31,250
Sulfur	20car*1450	29,000
Magnesium	1ton*22000	22,000
Boron	10car*2200	22,000
Dasta	20car*1300	26,000
Tes R	2car*3300	6,600
Riva	3car*1550	4,650
<b>Subtotal-2</b>		<b>1,7,1500</b>
Furniture		6,250
Advance		30,000
<b>Subtotal-3</b>		<b>36,250</b>
<b>Total (1+2+3)</b>		<b>3,50,000</b>

# Proposed Investment Breakdown

Item		Amount (BDT)
Urea Fertilizer	45 bag*775	34875
TSP	50 bag*1,075	53,750
DAP	50 bag*1,210	60,500
Others		875
<b>Total</b>		<b>1,50,000</b>



# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4,500	1,35,000	16,20,000
<i>Less: Cost of sales (B)</i>	3,780	1,13,400	13,60,800
Profit (C) [C=(A-B)]	720	21,600	2,59,200
<i>Less: Operating Costs</i>			
Electricity bill		300	3600
Generator bill		200	2400
Shop rent		2,500	30,000
Night Guard bill		300	3,600
Mobile bill		300	3,600
Present salary/Drawings- self		9,000	1,08,000
Present salary staff-1		2,000	24,000
Others cost (fees, entertainment, TL renew)		500	6,000
Non Cash Item:			
Depreciation Expenses(1250*15%, 5000*10%)		58	696
<i>Total Operating Cost (F)</i>		15,158	1,81,896
Net Profit (E-F):		6,442	77,304

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	5,000	1,50,000	18,00,000	5,500	1,65,000	19,80,000	6 000	1 80,000	21,60,000
<b>Less: Cost of Sale (B)</b>	4,200	1,26,000	15,12,000	4,620	1,38,600	16,63,200	5 040	1,51,200	18,14,400
<b>Profit (A-B)=(C)</b>	800	24,000	2,88,000	880	26,400	3,16,800	960	28,800	3,45,600
<i>Less: Operating Costs</i>									
Electricity bill		500	6,000		500	6,000		500	6,000
Generator bill		300	3,600		300	3,600		300	3,600
Shop Rent		2,500	30,000		2,500	30,000		2,500	30,000
Night Guard bill		300	3600		300	3,600		300	3,600
Mobile bill		300	3600		300	3,600		300	3,600
Present salary/Drawings-self		9,000	1,08,000		9,000	1,08,000		9,000	1,08,000
Present salary/ Drawing – Staff-1		2,000	24,000		2,000	24,000		2,000	24,000
Others cost (fees, Entertainment, TL renew)		500	6,000		500	6,000		500	6,000
Non Cash Item:									
Depreciation Expenses		58	696		58	696		58	696
Total operating cost		15,458	1,85,496		15,458	1,85,496		15,458	1,85,496
<b>Net Profit (C-D) = (E)</b>		8,542	1,02,504		10,942	1,31,304		13,342	1,60,104
<b>GT payback</b>			<b>60000</b>			<b>60000</b>			<b>60000</b>
<b>Retained Income:</b>			<b>42504</b>			<b>71304</b>			<b>100104</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>1.0</b>	<b>Cash Inflow</b>			
<b>1.1</b>	<b>Investment Infusion by Investor</b>	1,50,000		
<b>1.2</b>	<b>Net Profit</b>	1,02,504	1,31,304	1,60,104
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	696	696	696
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>		43,200	115,200
	<b>Total Cash Inflow</b>	253200	1,75,200	2,76,000
<b>2.0</b>	<b>Cash Outflow</b>			
<b>2.1</b>	<b>Purchase of Product</b>	1,50,000		
<b>2.2</b>	<b>Payment of GB Loan</b>			
<b>2.3</b>	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	2,10,000	60,000	60,000
<b>3.0</b>	<b>Net Cash Surplus</b>	43200	115,200	2,16,000

# ***SWOT Analysis***

## **S**TRENGTH

**Long standing relationship with Grameen.  
Well known person in locality.  
Ownership of business**

## **W**EAKNESS

**Lack of fund**

## **O**PPORTUNITY

**No opponent Party**

## **T**HREATS

**Fire  
Theft  
Natural climate**

Pictures













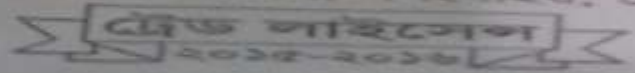




# ধল্লা ইউনিয়ন পরিষদ

ডাকঘর- ধল্লা বাজার, উপজেলা- সিংগাইর, জেলা- মানিকগঞ্জ।

বহি নং- ০২  
লাইসেন্স নং- ১৫



তারিখ, ০৫/০৭/১৫

প্রতিষ্ঠানের নাম : সেহান্স কাম্বালু স্কয়ার ক্লাব  
মালিকের নাম : শেখাঃ কাম্বালু ইসলাম  
পিতা/স্বামীর নাম : শেখাঃ হুমায়ুন কাম্বালু মোস্তাফিজ  
মাতার নাম : শেখাঃ বেলাল  
প্রতিষ্ঠানের ঠিকানা : ডাকঘর সিংগাইর উপজেলা- সিংগাইর, জেলা- মানিকগঞ্জ।

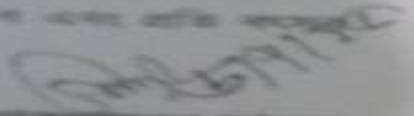
স্বাক্ষরপত্রের ধরণ : স্বাক্ষর, ছাপা, সীল, স্বাক্ষর

উল্লিখিত প্রতিষ্ঠানের অনুমতি : ০৫/০৭/১৫ তারিখ : ০৫/০৭/১৫ (স্বাক্ষর : সেহান্স কাম্বালু)

এই লাইসেন্স বি গ্রহণ করিয়া ২০১৫-২০১৬ সালের জন্য আর ইউনিয়নের সীমার মধ্যে

সেই স্থানসমূহে প্রবেশের অনুমতি দেওয়া হইল।  
আর লাইসেন্স ০০-০০-২০১৬ তারিখ পর্যন্ত সেই স্থানসমূহে বিবেচিত হইবে এবং প্রতি বছর

স্বাক্ষর  
সেক্রেটারীর স্বাক্ষর

  
চেয়ারম্যানের স্বাক্ষর

સુલભ માર્ગ શિક્ષણકાર  
અધિકારી કાર્ડ



કાર્ડનું નંબર :

૨૦૨૨

કાર્ડ અપડેટ કરવાનું નંબર :

૨૦૨૨/૨૦૨૩

સુલભ શિક્ષણકારનું નામ : મોડી લક્ષ્મી દેવદાસ  
પિતાનું નામ : મોડી દેવદાસ (મોડી)  
જન્મ : ૨૦/૦૫/૧૯૭૫ જન્મસ્થળ : વલસાડ  
ઉપરોક્ત વિગતો : સુલભ માર્ગ શિક્ષણકાર તરીકે સુલભ માર્ગ શિક્ષણકાર  
અધિકારી તરીકે : સુલભ માર્ગ શિક્ષણકાર

ઉપરોક્ત મુદ્દા અંગત છે.

સુલભ માર્ગ શિક્ષણકાર તરીકે નિયમિત રીતે અધિકારી તરીકે

સુલભ માર્ગ શિક્ષણકારનું નામ : \_\_\_\_\_  
પિતાનું નામ : \_\_\_\_\_  
જન્મ : \_\_\_\_\_ જન્મસ્થળ : \_\_\_\_\_  
ઉપરોક્ત વિગતો : \_\_\_\_\_ તરીકે \_\_\_\_\_  
અધિકારી તરીકે : \_\_\_\_\_



*[Handwritten signatures and text, including the word 'प्रमाणित' (Certified)]*

यह प्रमाणित प्रमाणपत्र प्रमाणित करने के लिए जारी किया गया है, जिसमें उल्लिखित नाम, पता, उम्र, लिंग, धर्म, जाति, आदि का उल्लेख है।

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***Presented at***  
**GT's 19<sup>th</sup> Internal Design Lab**  
**on 19 October, 2015**

