

Bhai Bhai Tailors



Project by: **Md. Romjan Ali**

Identified by- **Tuhin Kumar Sarkar**
Verified By: **Md. Rashide Mahbub**

Jhalokati Unit,
Jhalokati
Anchal -6

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Romjan Khan
Permanent Address	:	Vill: Laxman Kati, Post: Nolciti , P.S: Jhalokati Sadar, District: Jhalokati
Age	:	21 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 brothers and 1 Sister
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Nurunnahar Begum
(iii) Father's name	:	Md. Abdul hosssain
(iv) GB member's info	:	Branch: Voirobpsha , Centre:36/mo, Group no: 01, Loanee no.: 3306/1, Member since: 2012, First loan: 10,000, Existing loan: 000, Outstanding: 000
Further Information:	:	N/A
(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	:	N/A
Education	:	H.S.C

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

Present Occupation	:	Bhai Bhai Tailors
Initial Investment	:	40,000
Trade License/ Drug License	:	25
Business Experience And Training Info	:	5 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01621-228932/01724-038706
NU Project Source/Reference	:	Jhalokati Unit, Jhalokati

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2012 to till now (5 Years). At first she took a loan of Tk. 10,000 from GB. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Chyonika Trailors
Address/ Location	:	Kupuria Potti Road, Jhalokati.
Total Investment in BDT	:	1,90,000/=
Financing	:	Self BDT 1,40,600/= (from existing business) 74% Required Investment BDT 50,000/= (as equity) 26%
Present salary/drawings from business (estimates)	:	5,000/-
Proposed Salary	:	6,000/-
Proposed Business	:	
(i) % of present gross profit margin	:	40%
(ii) Estimated % of proposed gross profit margin	:	40%
(iii) Agreed grace period	:	Agreed Instalment Every 2 months.(12 Installments)

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u>			
Various Clothes	60,000		
Strings+Button+Lais+Bokrom	5,000		
Overlook Selai Machine	8,000		
General Selai Machine (2*8000)	16,000		
Rack+Showcase+Fan	30,000		
Iron 2	1,600		
Advance	20,000		
		50,000	1,40,600
<u>Proposed items:</u>	1,40,600	50,000	50,000
Total Capital			1,90,000

PROPOSED INVESTMENT BREAKDOWN

Proposed items

Product Name	Unit	Amount
Various Clothes		30,000
Various show		20,000
Total Proposed Stock		50,000

INFO ON EXISTING BUSINESS OPERATIONS

Particular	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income (A)	1,500	45,000	5,40,000
Less; Operating Costs (B)	900	27,000	3,24,000
Gross Profit (C)=(A-B)]	600	18,000	2,16,000
Income From Others (D)	500	15,000	1,80,000
Total income (E)=(C+D)	1,100	33,000	3,96,000
<i>Less: Operating Costs</i>			
Electricity bill		500	6,000
Generator bill		0	0
Shop Rent		1,000	12,000
Night Guard bill		100	1,200
Mobile bill		250	3,000
Present salary/Drawings- self		5,000	60,000
Present salary-staff (2 Persons)		15,000	1,80,000
Others cost		200	2,400
Non Cash Item:			
Depreciation : Expenses		250	3,000
Total Operating Cost (F)		22,300	2,67,600
Net Profit (G)=(E-F)	1,100	10,700	1,28,400

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particular	Year 1			Year 2		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	1,500	45,000	5,40,000	1,700	51,000	6,12,000
<i>Less: cost of sales (B)</i>	900	27,000	3,24,000	1,020	30,600	3,67,200
Gross Profit (C)=(A-B)	600	18,000	2,16,000	680	20,400	2,44,800
Income From Others (D)	500	15,000	1,80,000	600	18,000	2,16,000
Total (E) =(C+D)	1,100	33,000	3,96,000	1,280	38,400	4,60,800
<i>Less: Operating Costs</i>						
Electricity bill		500	6,000		600	7,200
Generator bill		0	0		0	0
Shop Rent		1,000	12,000		1,000	12,000
Night Guard bill		100	1,200		150	1,800
Mobile bill		250	3,000		300	3,600
Present salary/Drawings- self		5,000	60,000		6,000	72,000
Present salary/staff (2 Persons)		15,000	1,80,000		17,000	2,04,000
Others cost(fees, entertain& s m s)		250	3,000		300	3,600
Non Cash Item:						
DepreciationExpenses		250	3,000		250	3,000
<i>Total Operating Cost (F)</i>		22,350	2,68,200		25,600	3,07,200
Net Profit (G)=(E-F) :	1,100	10,650	1,27,800	1,280	12,800	1,53,600
Pay back			30,000			30,000
Retained Income:			97,800			1,23,600

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

S.L No.	<u>Particular</u>	Year 1	Year 2
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	1,27,800	1,53,600
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus	0	1,00,800
	Total Cash Inflow	1,80,800	2,57,400
2	Cash Outflow		
2.1	Purchase of Product	50,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	1,00,800	2,27,400

SWOT Analysis

STRENGTH

- Skill and 05 Years experience
- Quality service and product
- Seven days open in a week
- 14 hours shop open

WEAKNESS

- Lack of investment

OPPORTUNITY

- More customers within the area.
- Increasing demand.

THREATS

- Political Unrest
- Theft

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আল্লাহ সর্ব ক্ষমতা



সর্ব আকিমান















নির্বাচন কমিশন
বাংলাদেশ

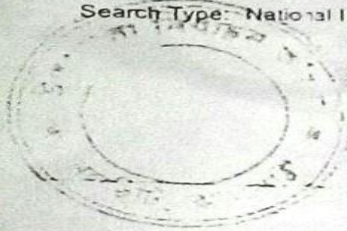
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বিবিধ মেনু ভোটার তালিকা সংক্রান্ত নির্বাচনী তথ্য বাজেট বার্তা আদান-প্রদান জিও কোড সংশোধন

ভোটার তালিকা যাচাই এর জন্য সাময়িকভাবে ব্যবহার করতে পারেন

Search Type: National ID Enter Search Number: 19964217313000014 Search



NID	19964217313000014
Name(bangla)	মোঃ রমজান
Name(english)	MD. RAMJAN
Birth	17-August-1996
Father Name	মোঃ আবুল হোসেন
Mother Name	মোদান্নাৎ নূরুন্নেহার বেগম
Spouse Name	
Form No	27026821
Education	উচ্চ মাধ্যমিক
Voter Area Area Code)	লক্ষনকাঠী (0638)
Voter Serial No	380
Voter No	420638000136
Status	photo_clipped

বিসমিল্লাহির রাহমানির রাহিম

ইউ.পি. ৭ নং ফরম
(১২ (১) নিয়ম দ্রষ্টব্য)

১নং ভৈরবপাশা ইউনিয়ন পরিষদ।

ডাকঘর : প্রতাপ, উপজেলা : নলছিটি, জেলা : ঝালকাঠী। ক্রমিক নং ৪০১

ট্রেড লাইসেন্স

আবেদনের নম্বর-----২৫-----

বহি নং-----০৫/৩৭-----

লাইসেন্স নং-----২০১৭-২০১৮-----

ব্যবসা প্রতিষ্ঠানের নাম : ডাই-ডাই ক্রাম স্টোর এন্ড ট্রেডিং

ব্যবসা প্রতিষ্ঠানের ঠিকানা : ভৈরবপাশা বাজার, নলছিটি, ঝালকাঠী

লাইসেন্স প্রাপকের নাম : মোঃ রমজান খান

পিতা/ স্বামীর নাম : মোঃ আবুল হোসেন খান

ঠিকানাঃ গ্রাম --- ঝালকাঠী --- ডাকঘর : --- প্রতাপ ---

উপজেলা : --- নলছিটি --- জেলা : --- ঝালকাঠী ---

টাকা পরিমাণ : --- ২০০০০০০০ --- কথায় : --- ত্রিশ লাখ ত্রিশ হাজার --- প্রদান করায়

ইউনিয়নের সীমার মধ্যে --- ২০১৭-২০১৮ --- অর্থ বৎসরের জন্য

--- কাপড় বিক্রয় ও ট্রেডিং ---

হিসাবে তাহার ব্যবসা চালাইবার উদ্দেশ্যে এই লাইসেন্স মঞ্জুর করা হইল।

তারিখ- ৩০/০৭/১৭

চেয়ারম্যান

১নং ভৈরবপাশা ইউনিয়ন পরিষদ।
লাসিয় উদ্দিন আহমেদ
চেয়ারম্যান
১নং ভৈরবপাশা ইউনিয়ন পরিষদ
নলছিটি, ঝালকাঠী।

1. ପ୍ରକାର -
 ଉପକ୍ରମ, ମଧ୍ୟମ, ଉପସଂହାର, ଉପଶାନ୍ତ
 ଉପକ୍ରମ (Introduction), ମଧ୍ୟମ (Body), ଉପସଂହାର (Conclusion), ଉପଶାନ୍ତ (Closing)
 ଉପକ୍ରମ - ଉପକ୍ରମ (Introduction) - ଉପକ୍ରମ (Introduction) - ଉପକ୍ରମ (Introduction)
 ମଧ୍ୟମ - ମଧ୍ୟମ (Body) - ମଧ୍ୟମ (Body) - ମଧ୍ୟମ (Body)
 ଉପସଂହାର - ଉପସଂହାର (Conclusion) - ଉପସଂହାର (Conclusion) - ଉପସଂହାର (Conclusion)
 ଉପଶାନ୍ତ - ଉପଶାନ୍ତ (Closing) - ଉପଶାନ୍ତ (Closing) - ଉପଶାନ୍ତ (Closing)

- ୧) ଉପକ୍ରମ (Introduction) - ଉପକ୍ରମ (Introduction) - ଉପକ୍ରମ (Introduction)
- ୨) ମଧ୍ୟମ (Body) - ମଧ୍ୟମ (Body) - ମଧ୍ୟମ (Body)
- ୩) ଉପସଂହାର (Conclusion) - ଉପସଂହାର (Conclusion) - ଉପସଂହାର (Conclusion)
- ୪) ଉପଶାନ୍ତ (Closing) - ଉପଶାନ୍ତ (Closing) - ଉପଶାନ୍ତ (Closing)
- ୫) ଉପକ୍ରମ (Introduction) - ଉପକ୍ରମ (Introduction) - ଉପକ୍ରମ (Introduction)
- ୬) ମଧ୍ୟମ (Body) - ମଧ୍ୟମ (Body) - ମଧ୍ୟମ (Body)
- ୭) ଉପସଂହାର (Conclusion) - ଉପସଂହାର (Conclusion) - ଉପସଂହାର (Conclusion)
- ୮) ଉପଶାନ୍ତ (Closing) - ଉପଶାନ୍ତ (Closing) - ଉପଶାନ୍ତ (Closing)

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**Presented at Internal Design Lab
On September 2017 at GT**

For more information

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