

A Nobin Udyokta Project

Shoma Style Fashion Cloth and Cosmetics



NU Identified and PP Prepared by :
Popy Aktar Keka (Dhamrai Unit)
Verified By: Md Ziaul Hoque

GRAMEEN TRUST

Presented by
Soma Rani Das

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Soma Rani Das
Age	:	02/12/1988 (27 Years 10 Months)
Marital status	:	Married, Husband name: Sree Ponno Chandro Sarker
Children	:	02 Sons
No. of siblings:	:	Two brothers and Two Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Gita Rani Sarker
(iii) Father's name	:	Songkor Chandro Sarker
(iv) GB member's info	:	Member since: 04/09/1988 Branch: Chandrail, Centre no.40, Group: 11 Loanee No. 8451 First loan: 4000 Total Amount Received: Tk. 4,00,000/- Existing loan: 1,45,000 Outstanding:75,920
Further Information:		
(v) Who pays GB loan installment	:	NU
(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	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Cosmetics & Fabrics Business
Trade License Number	:	2540
Business Experiences	:	5 years Initial Investment- 80,000 (Source-Own Savings)
Other Own/Family Sources of Income	:	Husband (Worker-Sweetmeat Shop), NU (Beauty Parlor)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01874650220
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 1988. At first her mother took a loan amount 4000 BDT from Grameen Bank. She Invested the money in her daughter's business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Shoma Style Fashion Cloth and Cosmetics
Address/ Location	:	Chandrail, Dhamrai, Dhaka
Total Investment in BDT	:	350,000/-
Financing	:	Self BDT : 250,000 (from existing business) - 72% Required Investment BDT : 100,000 (as equity) - 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock items:			
Fan:	2,000		250,000
Furniture:	13000		
Advance:	20,000		
Present Goods Items:(*)	215,000		
Proposed Stock Items: (**)		100,000	100,000
Total Capital	250,000	100,000	350,000

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

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	105,000	1,260,000
<i>Less: Cost of sale (B)</i>	2,400	72,000	864,000
Gross Profit 20% (A-B)= [C]	600	18,000	216,000
<i>Less: Operating Costs</i>			
Electricity bill		500	6,000
Night Guard Bill		200	2,400
Rent		1,000	12,000
Mobile Bill		300	3,600
Salary from Business (Self)		7,000	84,000
Others (Entertainment)		200	2,400
<i>Non Cash Item:</i>			
Depreciation Expenses(15,000*15%)		188	2,256
<i>Total Operating Cost (D)</i>		9388	112,656
Net Profit (C-D):		8,612	103,344

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Voel Sharee(30*460)	13800
Cotton, tangail, Half silk,Net Shari	32800
Jamdani, Net Sharee	13600
Lungi,	11000
Orna (batic,Silk)	27800
Lady's T-shirt,Skirt,pant	19000
Net goj, Vowel goj kapor	20000
Gents Pant (Big size)	4000
Gents Pant(Small size)	5000
Lady's Tights, Three Piece	15000
Kid's Lady's &Gents Pant	5000
Gamcha,Paticot,Baby frock,undegarments, T-shirt	17000
Nail Polish,Lipstick,Churi,Hair band	5000
Body spray, Body lotion,powder, Oil	5000
Makeup, Ornaments, Fairness Cream	10000
Betnovet cream,	4000
Baby cosmetics,Face Wash	7000
Total Present Stock	215,000

Proposed Item

Product Name	Amount
Jamdani, Net Sharee	10600
Lungi,	8000
Orna (batic,Silk)	17400
Lady's T-shirt,Skirt,pant	10000
Net goj, voel goj cloth	10000
Lady's Tights, Three Piece	15000
Kid's Lady's &Gent's Pant	5000
Gamcha, Peticot, Baby frock, Under garments, T-shirt	10000
Nail Polish, Lipstick, Churi, Hair band	2000
Body spray, Body lotion,powder,Oil	5000
Makeup, Ornaments, Fairness Cream	7000
Total :	100,000

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)	3,500	105,000	1,260,000	4,000	120,000	1,440,000	4,500	135,000	1,620,000
Less: Cost of Sale (B)	2,800	84,000	1,008,000	3,200	96,000	1,152,000	3,600	108,000	1,296,000
Gross Profit 20% (A-B)=(C)	700	21,000	252,000	800	24,000	288,000	900	27,000	324,000
Less operating cost :									
Electricity bill		700	8,400		800	9600		900	10,800
Night Guard Bill		300	3,600		350	4,200		400	4,800
Rent		1,000	12,000		1000	12,000		1,000	12,000
Salary from Business		7,000	84,000		7,000	84,000		7,000	84,000
Mobile Bill		400	4,800		500	6,000		600	7,200
Others		200	3,600		300	3,600		400	4,800
Non Cash Item:									
Depreciation Expense		188	2,256		188	2,256		188	2,256
Total Operating Cost (D)		9,788	117,456		10,138	121,656		10488	125,856
Net Profit (C-D) = (E)		11,212	134,544		13,862	166,344		16,512	198,144
GT payback		40,000			40,000			40,000	
Retained Income:		94,544			126,344			158,144	

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



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	0	0
1.2	Net Profit (Ownership Tr. Fee added back)	134,544	166,344	198,144
1.3	Depreciation (Non cash item)	2,256	2,256	2,256
1.4	Opening Balance of Cash Surplus	0	20,880	149,480
	Total Cash Inflow	236,800	189,480	349,880
2.0	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
2.3	Payment of GB loan	75,920	0	0
	Total Cash Outflow	215,920	40,000	40,000
3.0	Net Cash Surplus	20,880	149,480	309,880



STRENGTH

- Skill and 5 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

- Lack of investment

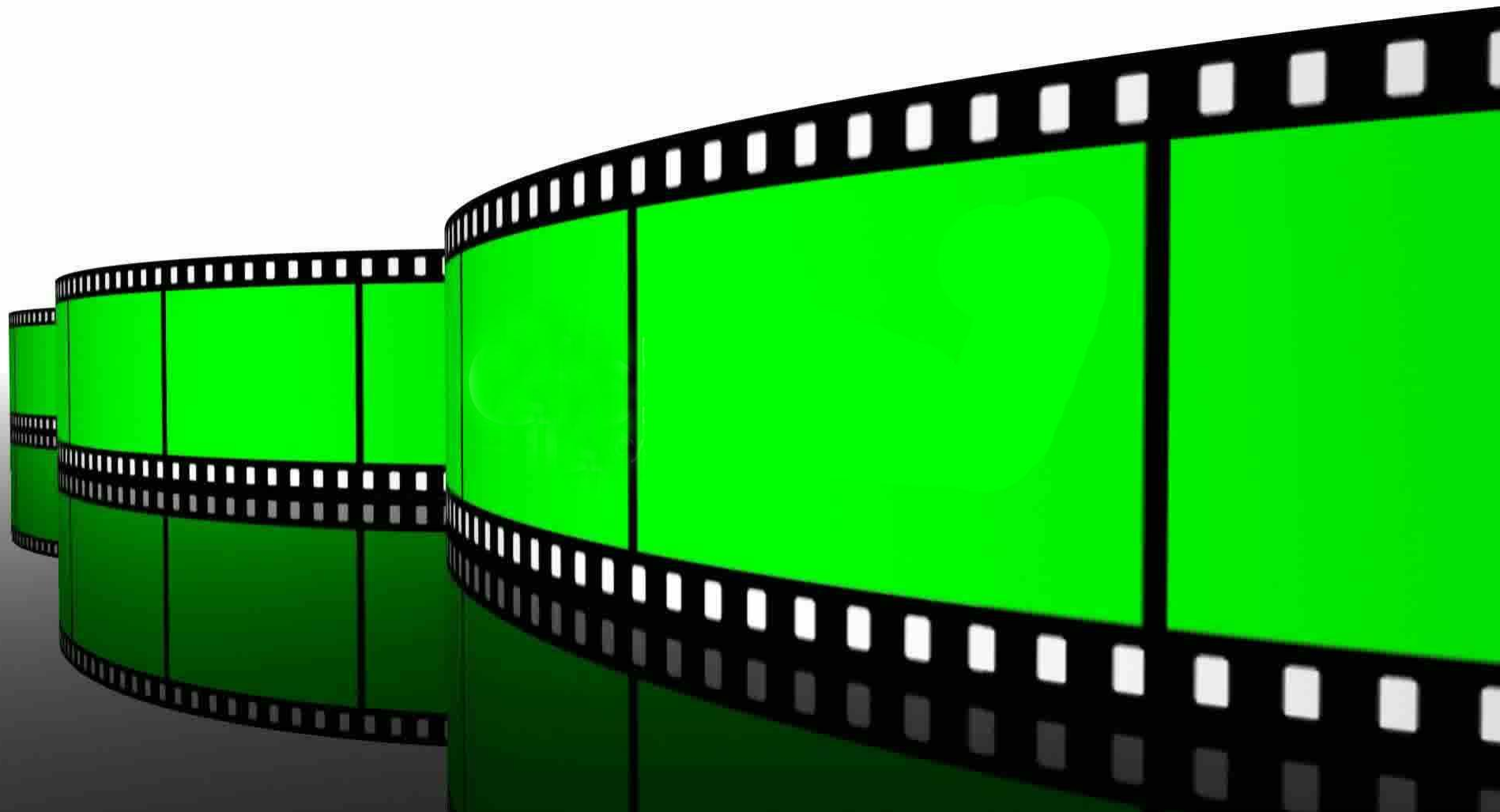
OPPORTUNITIES

- Employment Opportunity
- Increasing demand of cosmetics and fabrics.

THREATS

- New competitor may arise
- Political Unrest
- Theft

Photographs



Photographs



Photographs



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শেখ হাসিনা
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

পরিচয়পত্র ID: 2621402370334
 জন্ম তারিখ: ০২ ডিসেম্বর ১৯৮৮
 পিতা: শ্রী পূর্ণচন্দ্র সরকার
 মাতা: গীতা রানী সরকার
 জন্ম স্থান: বাঘরাই, বাঘরাই পৌরসভা, ঢাকা

এই পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। এটি ব্যবহারকারী ব্যক্তিগত জন্ম কোথায় পাঠানো গেলে নির্দিষ্ট পেন্সিওন অধিনে জন্ম মেসারস জন্ম অনুষ্ঠান করা হলো।

পরিচয়পত্র: আকার: ১০০x১০০, বাজা নং/নাম: কাছার খালী, কাছার খালী, ডাকঘর: বাঘরাই - ১০৫০, বাঘরাই, বাঘরাই পৌরসভা, ঢাকা

স্বাক্ষরের স্থান বাকর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর:
 প্রদানের তারিখ: ২০/১২/২০০৭

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

নাম: **সুমা রানী দাস**
 Name: **Soma Rani Das**
 স্বামী: **শ্রী পূর্ণচন্দ্র সরকার**
 মাতা: **গীতা রানী সরকার**
 Date of Birth: **02 Dec 1988**
 ID NO: **2621402370334**

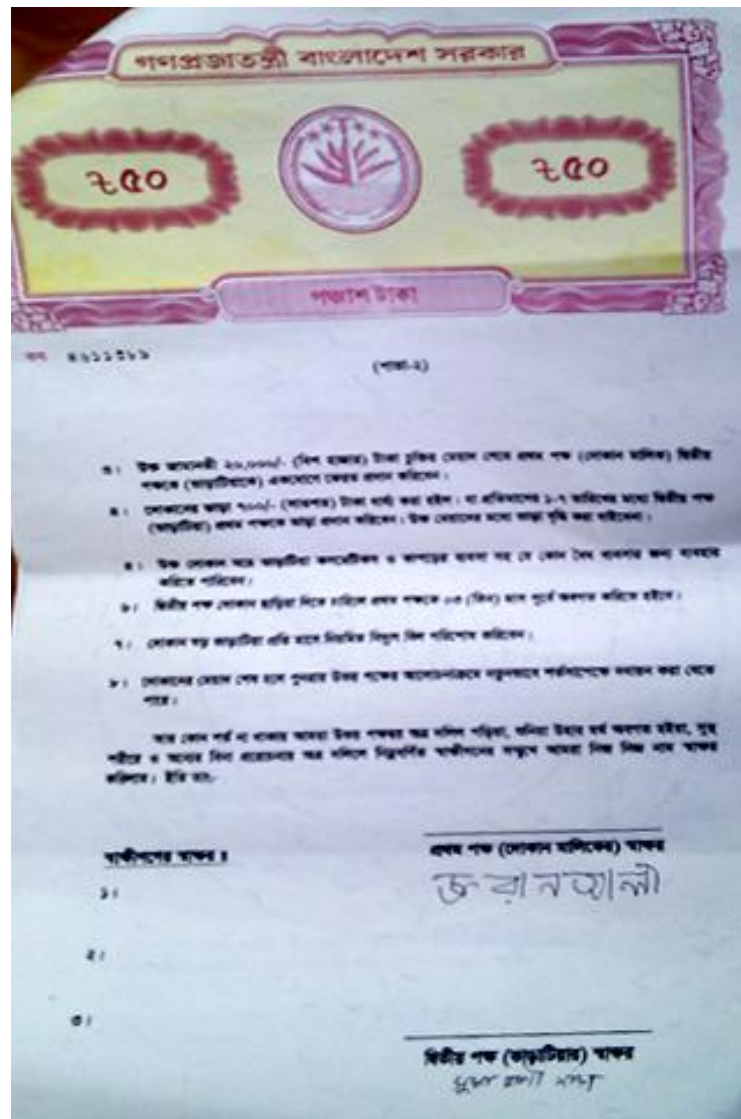
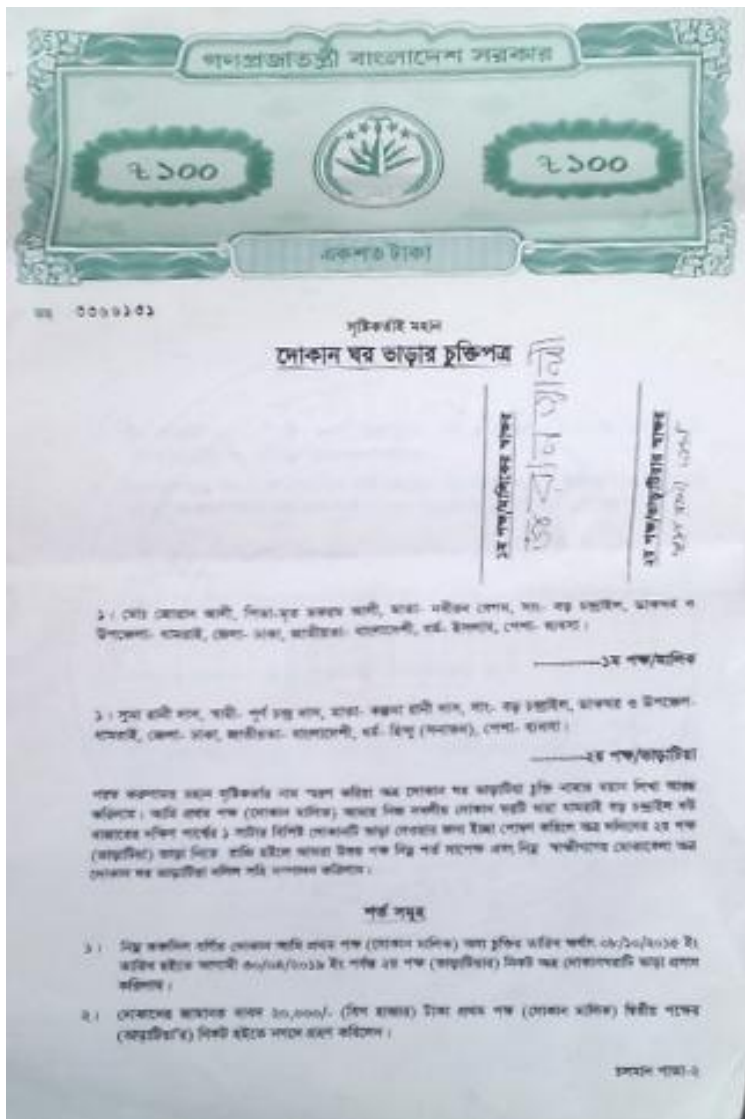
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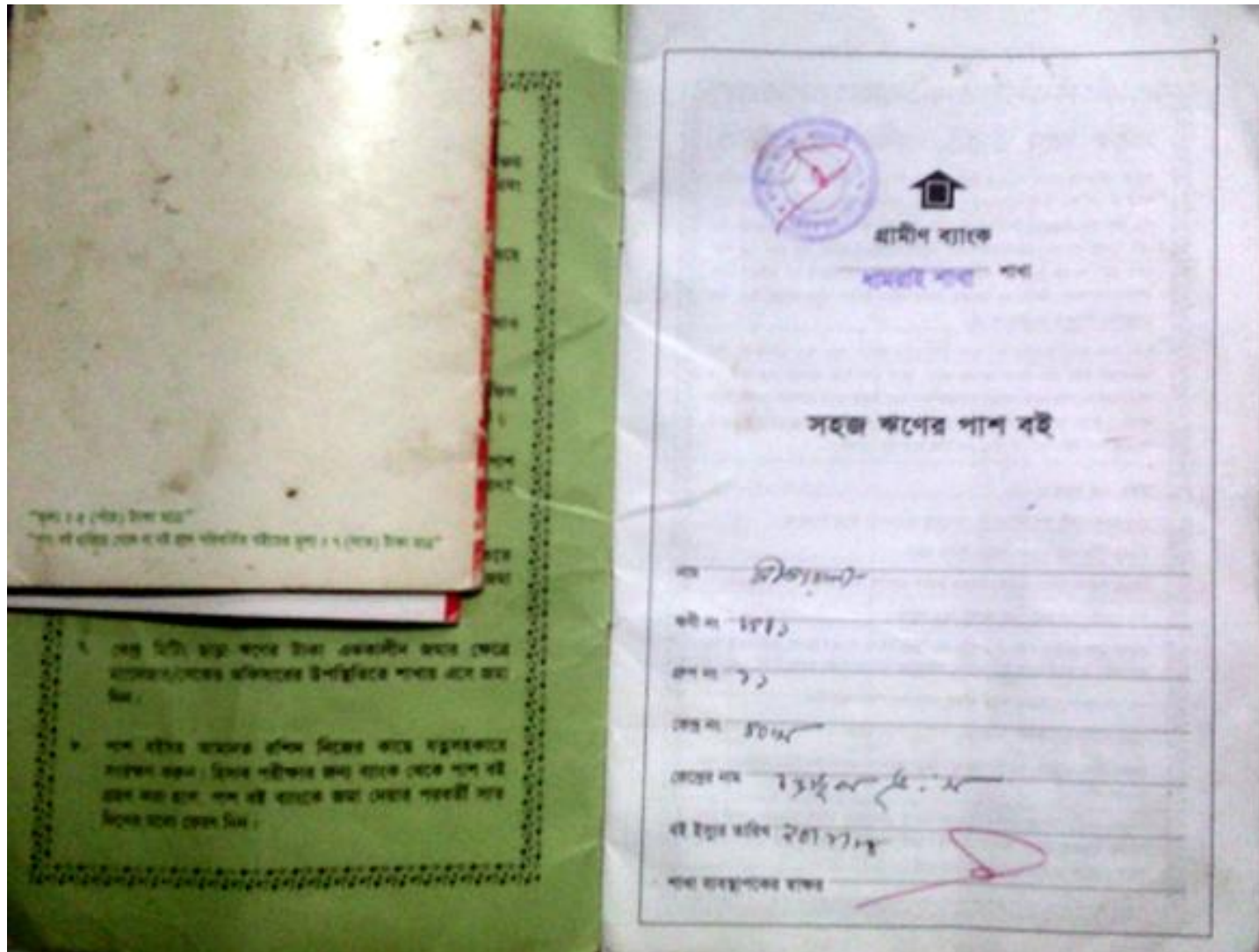
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প্রদানকারী কর্তৃপক্ষের স্বাক্ষর:
 প্রদানের তারিখ: ২০/১২/২০০৭

Photographs



Photographs





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21st December, 2015
Social Business Design Lab

