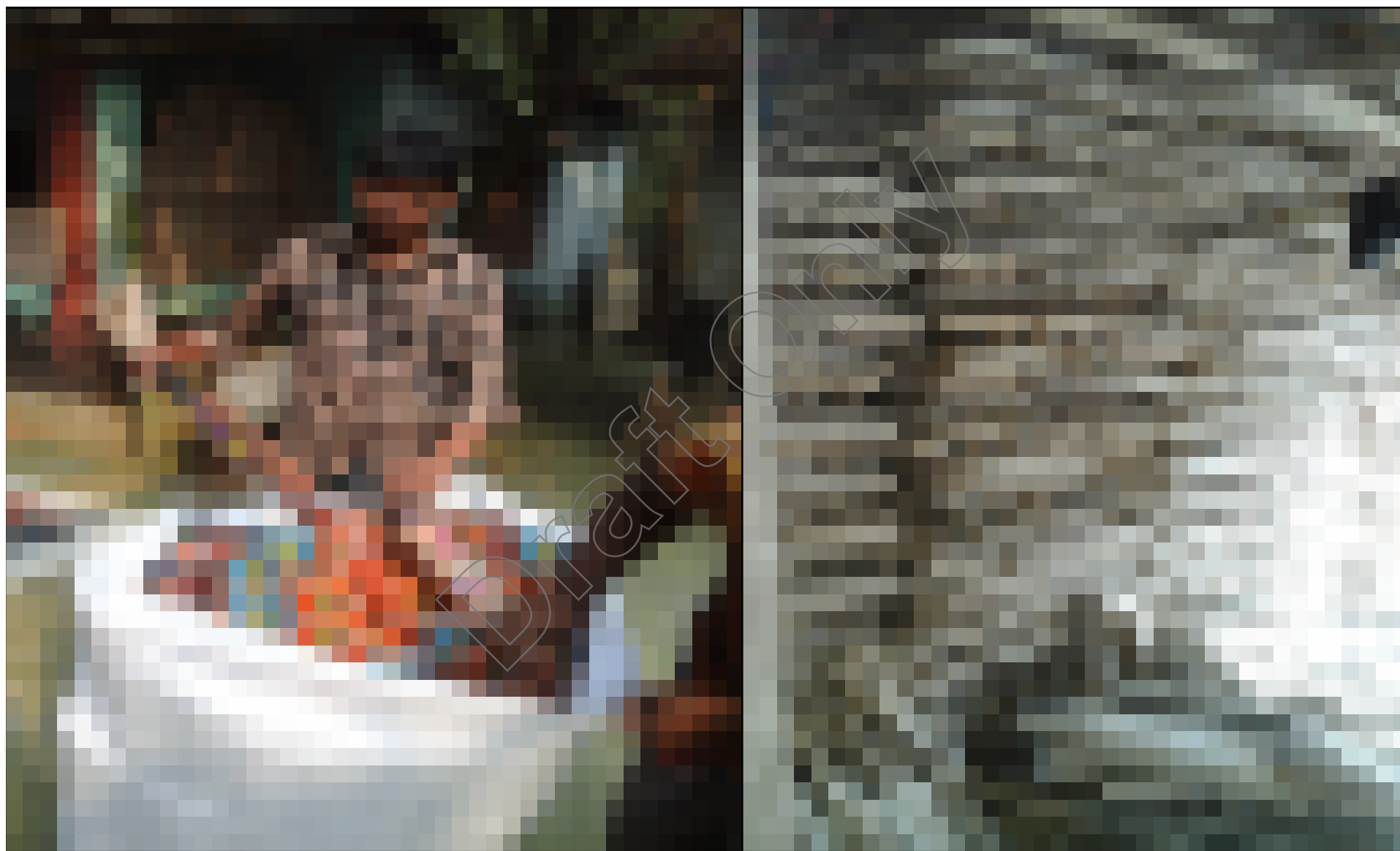


*Proposed NU Business Name : **Mahim Cricket Bat***
*Business Category: **General Retail & Wholesale***



*Project Identified by: **Md. Asraful Alam, Asst. Officer, Jessore***
*Business Proposal Prepared by: **Md. Rafiquel Islam***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Mithu Ahmed Vill: Norendropur, Union: 14 no. Norendropur, Post: Norendropur, Upazila: Jessore, District: Jessore.
Age	: 26 years
Marital status	: Married
Children	: 01 (One) Son
No. of siblings:	: 04 (Four) Brothers
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Mazeda Begum : Md. Somsher Ali : <i>Branch: Norendropur, Jessore, Centre # 05/mo,</i> <i>Loan no.: 2376/3, Membership since February 15, 2012</i> First loan: Tk. 5,000 Existing loan: Tk. 20,000, Outstanding Loan: Tk.7,064
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	: Entrepreneur : No : Nil : Nil

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

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he has another income from Furniture business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	04 (Four) years experience is running his own business. He started the business with BDT 80,000. (Eighty thousand). He has 03 (Three) Years working experience as an assistant in his brother's business.
Other Own/Family Sources of Income	:	His father is a Rickshaw Puller and another income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01728126364
NU's National ID No.	:	4114783433841
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Mazeda Begum is a GB member since February 15, 2012 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for purchasing cows and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mahim Cricket Bat</i>
Address/ Location	:	Norendropur, Rupdia, Jessore.
Total Investment in BDT	:	Tk. 433,000
Financing	:	Self Tk. 233,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 25% and fire wood 100%
(ii) Estimated % of proposed gross profit margin	:	On products 25% and fire wood 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (bat)	3,150	88,200	1,058,400
Sales Income from fire wood	50	1,400	16,800
Total Income from Sales (A)	3,200	89,600	1,075,200
Less: Cost of sales	2,363	66,150	793,800
Total Cost of Sales (B)	2,363	66,150	793,800
Gross Profit (C) [C=(A-B)]	838	23,450	281,400
Less: Operating Cost:			
Electricity bill		600	7,200
Shop Self		-	-
Mobile bill		800	9,600
Conveyance bill		4,000	48,000
Bank Charge (DD, PO, SC)			
Provision of bad debt		17	200
Present Salary (Family & Self)		5,000	60,000
Present Salary (Assistant-02)		8,000	96,000
Other Cost (stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		258	3,100
Total Operating Cost (D)		19,275	231,300
Net Profit (C-D):		4,175	50,100

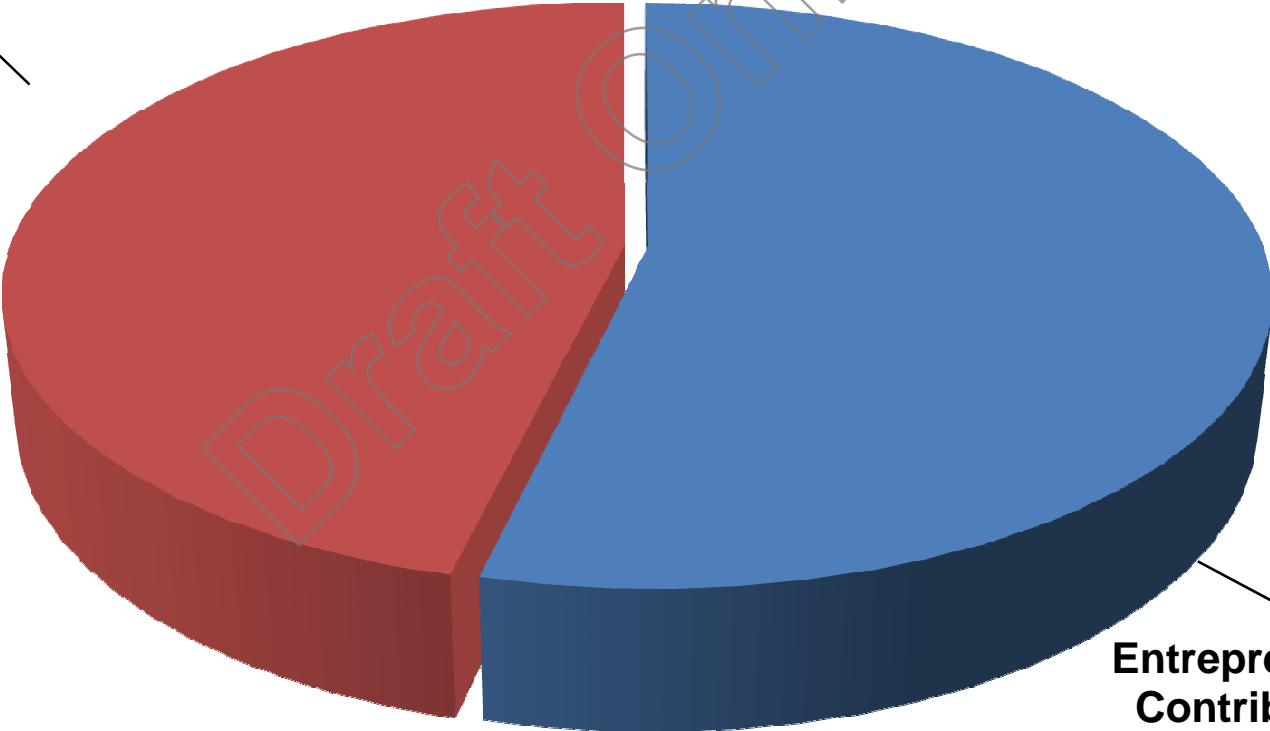
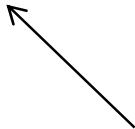
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of wood, Bat, Ring tepe, gripe, stikar, polythene and gum etc.)	Investment in products (Different types of wood etc.)	204,064	180,000	384,064
Investment in machine & equipment (Wood lathe-1, tools, light etc.)	Crown miter saw-1	16,000	20,000	36,000
Cash in hand		8,000	-	8,000
Debtors (Since January, 2016 to at Present)		20,000	-	20,000
Creditors (Since January, 2016 to at Present)		(15,000)		(15,000)
GB Outstanding Loan		(7,064)	-	(7,064)
Decoration (Fixture & Fittings)		7,000	-	7,000
Total Capital		233,000	200,000	433,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 233,000
- GTT's Investment BDT 200,000
- Total Capital BDT 433,000

GTT's Investment 46%



Entrepreneur's Contribution 54%

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
Est. Sales income from products (bat)	5,000	140,000	1,679,998	6,000	168,000	2,015,998	6,900	193,200	2,318,398
Est. Sales Income from fire wood	100	2,800	33,600	125	3,500	42,000	156	4,375	52,500
Est. Total Income from Sales (A)	5,100	142,800	1,713,598	6,125	171,500	2,057,998	7,056	197,575	2,370,898
Less: Cost of sales of products	3,750	105,000	1,259,999	4,500	126,000	1,511,998	5,175	144,900	1,738,798
Total Cost of Sales (B)	3,750	105,000	1,259,999	4,500	126,000	1,511,998	5,175	144,900	1,738,798
Gross Profit (C) [C=(A-B)]	1,350	37,800	453,600	1,625	45,500	545,999	1,881	52,675	632,099
Less: Operating Cost:									
Electricity bill		900	10,800		1,000	12,000		1,100	13,200
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		1,000	12,000		1,100	13,200		1,200	14,400
Conveyance bill		5,500	66,000		6,000	72,000		6,500	78,000
Bank Charge (DD, PO, SC)		35	420		35	420		35	420
Provision of bad debt		17	200		17	200		17	200
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Family & Self)		6,000	72,000		7,000	84,000		8,000	96,000
Proposed Salary (Assistant-2+2)		15,000	180,000		17,000	204,000		19,000	228,000
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
Non Cash Item:									
Depreciation Expenses		258	3,100		258	3,100		258	3,100
Total Operating Cost (D)	-	30,843	362,120	-	34,743	416,920	-	38,643	463,720
Net Profit (C-D):	-	6,957	91,480	-	10,757	129,079	-	14,032	168,379
Retained Income			91,480			220,559			388,938

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	99,480	145,079	184,379
1.3	Depreciation Expenses	3,100	3,100	3,100
1.4	Opening Balance of Cash Surplus	-	47,516	99,695
	Total Cash Inflow	302,580	195,695	287,174
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Payback to GB Loan	7,064		
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	255,064	96,000	96,000
3.0	Total Cash Surplus	47,516	99,695	191,174

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 03 (Mother, Father & Wife) Others (beyond family): 02 Future employment: 02<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business and business Place in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Experience : 7yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and Services as per demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers;<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 621,938 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;<input type="checkbox"/> Theft;

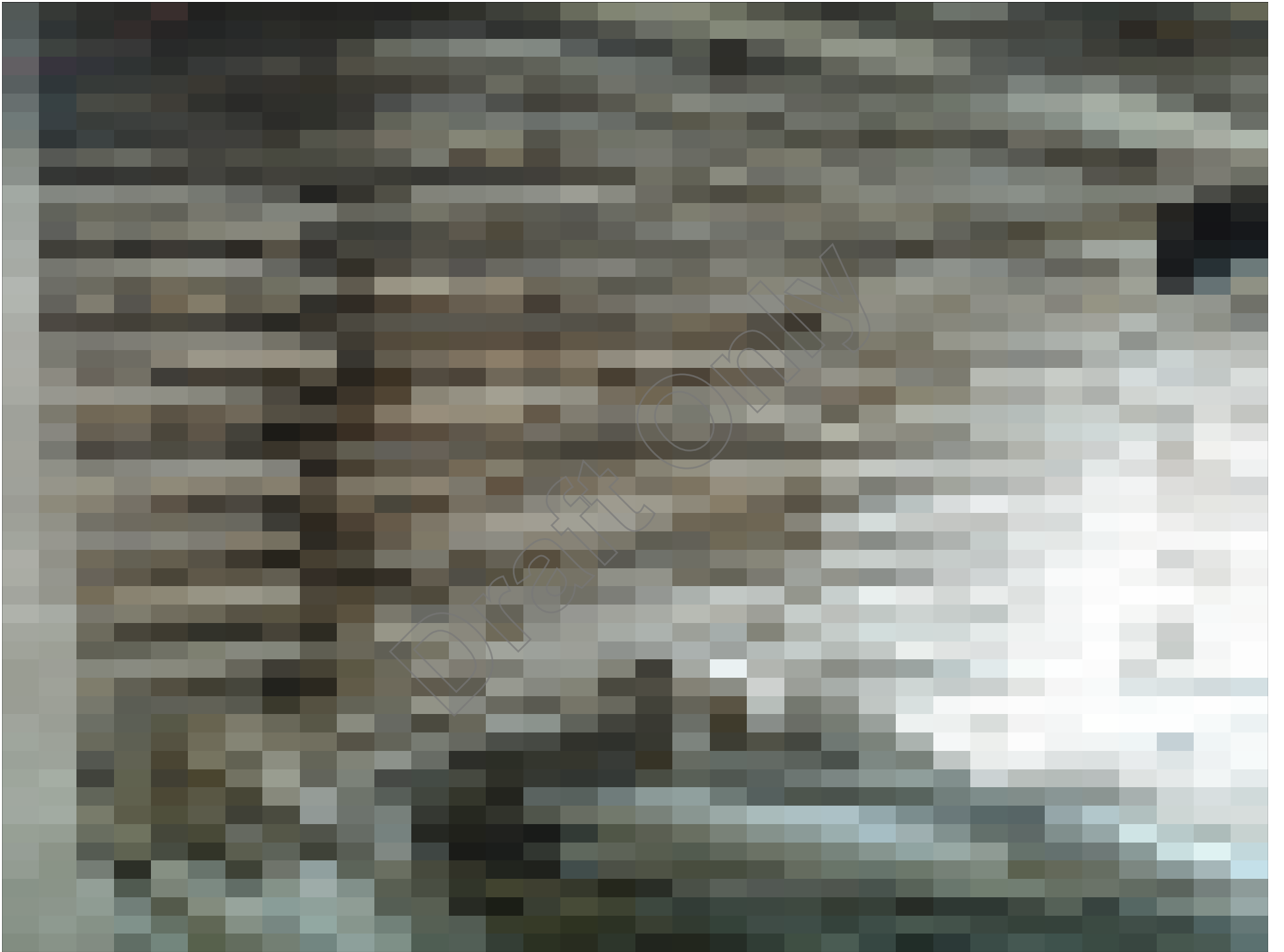
Presented at 185th Social Business Design Lab (Open session)
On February 15, 2016 at Grameen Bank Auditorium, Grameen
Bank Bhaban

Thank you

Pictures

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Section of text at the bottom of the page, possibly a conclusion or a final note.

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Section 1: Introduction

Section 2: Overview of the Project

Section 3: Methodology

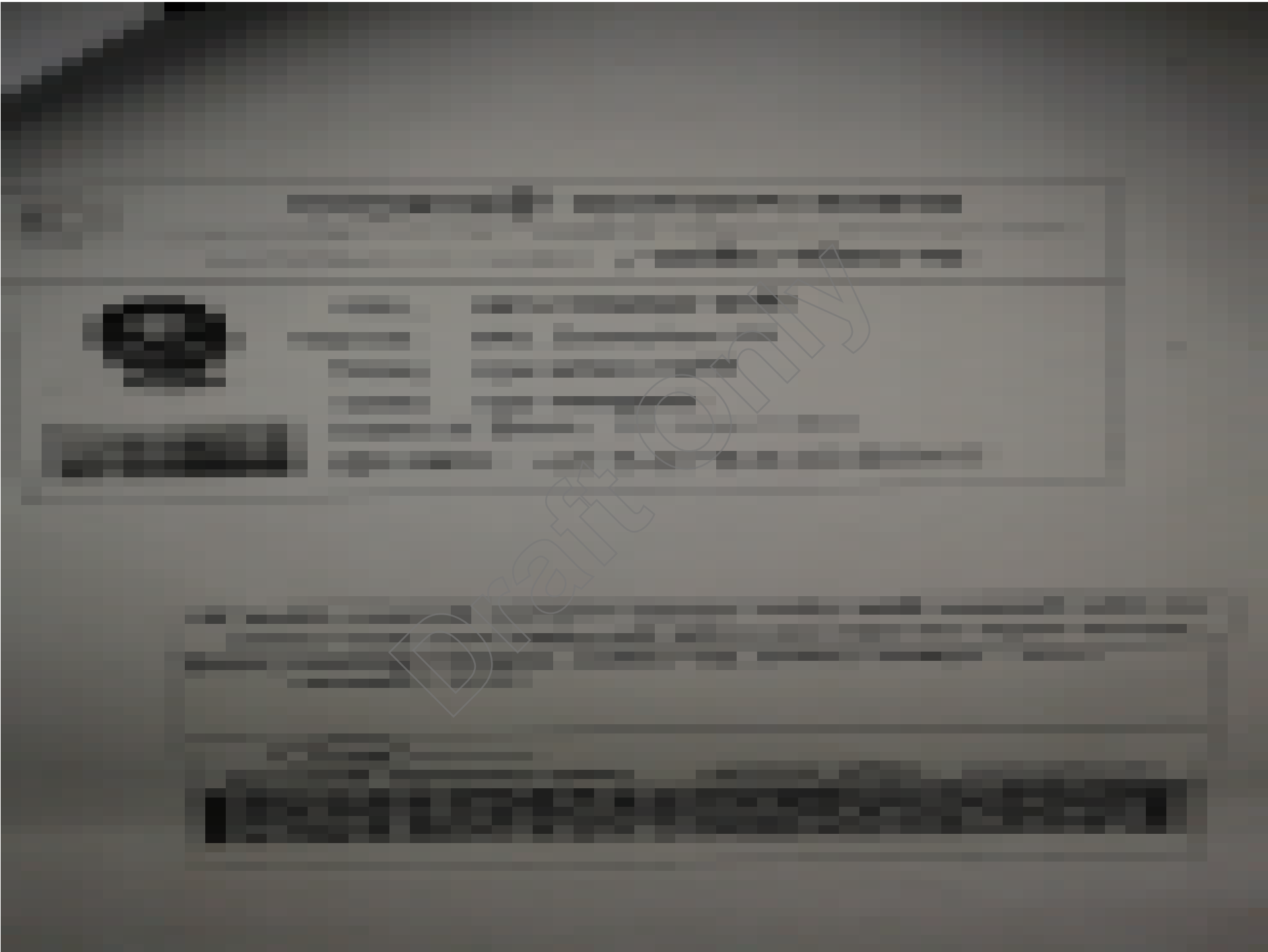
Section 4: Results and Discussion

Section 5: Conclusion

Section 6: Appendix A

Section 7: Appendix B

Section 8: Appendix C





Thank You