



Grameen kalyan

Proposed NU Business Name: Fulmati Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst : Tasmia Tabassum Bipasha. Vill : Chokro guha ,Post: Choraikhol, Thana : Kumarkhali, District: Kushtia
Age	:	18 Years.
Marital status	:	Unmarried.
No. of siblings:	:	3 (Three) sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst: Fulmoti khatun.</p> <p>Md. Badsha alom.</p> <p>Branch: Kumarkhali, Group #02, Centro# 36/M, Loan no: 2180.</p> <p>Member since: 2009 , First loan: Tk.8,000, Last GB loan: 13,000, Outstanding: 5,000.</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	H. S C.

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has Three years cow rearing experiences.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01863954823.
National ID number	:	19975017169051017
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2009. At first she took GB loan BDT 8,000 (Eight thousand) and used purchase cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

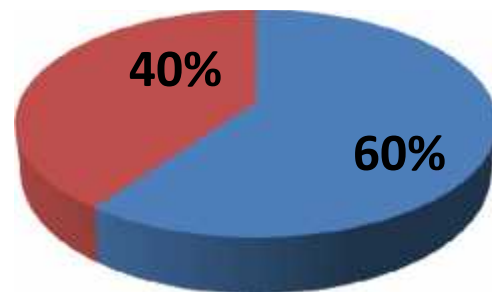
Business Name	:	Fulmoti Cow Fattening Farm.
Address/ Location	:	Vill: Chokro guha, Post: Choraikol. Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 3,73,500
Financing	:	Self financing: BDT: 2,23,500 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 50,000/- each; ➤ In every six months the cows will be sold and new cow will purchase; i.e. each cycle of cow fattening will be for six months; ➤ Feeding cost of each cow/cycle = BDT 24,000-; ➤ Selling price of each cow after every cycle BDT 100,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is January 2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	45,000	15,000	0	60,000
Cost of 4 cow (Per cow 50,000)	50,000	0	150,000	200,000
Fan	-	2,500	0	2,500
Cow feeding for six month (Per cow 24000 Tk)		96,000	0	96,000
Water supply motor & Fittings	-	5,000	0	5,000
Cash in hand	-	10,000	-	10,000
Total Capital	95,000	128,500	150,000	373,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	223,500	60
Investor's Contribution(GK)	150,000	40
Total Investment	373,500	100



■ Entrepreneur's Contribution (NU)

■ Investor's Contribution(GK)

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	1st Cycle	2nd Cycle	Yearly (1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly(1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly 1st Cycle+2nd Cycle)
Revenue:									
Estimated Sales (Cow)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	407,200	407,200	814,400	447,560	447,560	895,120	491,938	491,938	975,955
Less: Cost of sales									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	96,000	96,000	192,000	100,800	100,800	201,600	105,840	105,840	211,680
(B) Total Cost of Sales	296,000	296,000	592,000	310,800	310,800	621,600	326,340	326,340	652,680
Gross profit (GP) [C=(A-B)]	111,200	111,200	222,400	136,760	136,760	273,520	165,598	165,598	323,275
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
Non Cash Item:									
Depreciation Expenses	2,500	2,500	5,000	2,750	2,750	5,500	3,025	3,025	6,050
Total Operating Cost (D)	35,900	35,900	71,800	36,620	36,620	73,240	37,389	37,389	74,777
(C-D)Net Profit:	75,300	75,300	150,600	100,140	100,140	200,280	128,210	128,210	256,419
Retained Income:			150,600			200,280			256,419

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: Half yearly installment including ownership transfer fee after six months grace period.

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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	0	369,200	509,480
Capital Infusion by Udyokta	128500	0	0
Capital Infusion by Investor	150000	0	0
Sales	814,500	895,120	975,955
Total Receipts	1,093,000	1,264,320	1,485,435
<u>Cash Outflow:</u>			
Cost of goods sold	592,000	621,600	652,680
Operating expenses	71,800	73,240	74,777
Return to investor	60,000	60,000	60,000
Total payment	723,800	754,840	787,457
Closing Balances	369,200	509,480	697,978

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Shortage of foods in rainy season.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Veterinary Doctors;<input type="checkbox"/> This area is famous for cattle fattening;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 11th Ex. SB Design Lab on 14th January,
2016 at Grameen Kalyan.

Thank you

Pictures

Existing Shade



Existing Shade













NU With his Father & Mother



NU With his Mother



Thank You