



Grameen kalyan

Proposed NU Business Name : Pranti Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Sabina Yasmin Vill: Sadarpur, Post: Choraikol Thana : Kumarkhali, District: Kushtia
Age	:	32 Years.
Marital status	:	Married.
Children	:	3 (Daughter)
No. of siblings:	:	1 (one) sister
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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Farida Yasmin Late. Moksed Ali Branch: Shelaidah, Group #01, Centre# 55/M, Loan no. 5811 Member since: 1998 , First loan: Tk. 2,000, Last GB loan: 50,000, Outstanding: 26,000 Husband (Name: Md. Arifuzzaman) No Nil Nil Nil
Education, till to date	:	S.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 she has five years cow rearing experiences.
Other Own/Family Sources of Income	:	Husband Income from Stamp Sale.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01924884095.
National ID number	:	5017169568756
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 1998. At first she took GB loan BDT 2,000 (Two thousand) and used agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

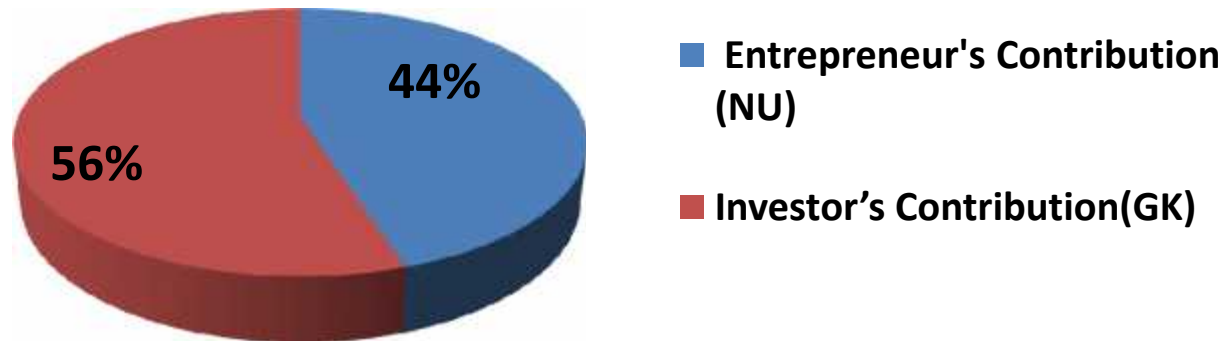
Business Name	:	Pranti Cow Fattening Farm.
Address/ Location	:	Vill: Sadarpur , Post: Choraikol Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	BDT: 2,68,000
Financing	:	Self financing: BDT:1,18,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 35,000/- 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 18,000/-; ➤ Selling price of each cow after every cycle BDT 75,000/-; ➤ 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 in early 2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	25,000	10,000	-	35,000
Cost of cow 4 (Tk 35,000 per cow)	35,000	-	105,000	140,000
Fan 01 Pcs		3,000	-	3,000
Working capital (feeding Per cow 18,000 for six month)		27,000	45,000	72,000
Water supply motor & Fittings	-	8,000	-	8,000
Cash in hand	-	10,000	-	10,000
Total Capital	60,000	58,000	150,000	268,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	118,000	44
Investor's Contribution(GK)	150,000	56
Total Investment	268,000	100



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)	300,000	300,000	600,000	330,000	330,000	660,000	363,000	363,000	726,000
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	307,200	307,200	614,400	337,560	337,560	675,120	370,938	370,938	733,955
Less: Cost of sales									
Cow Cost	140,000	140,000	280,000	147,000	147,000	294,000	154,350	154,350	308,700
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
(B) Total Cost of Sales	212,000	212,000	424,000	222,600	222,600	445,200	233,730	233,730	467,460
Gross profit (GP) [C=(A-B)]	95,200	95,200	190,400	114,960	114,960	229,920	137,208	137,208	266,495
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Non Cash Item:									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	28,900	28,900	57,800	29,595	29,595	59,190	30,340	30,340	60,680
(C-D)Net Profit:	66,300	66,300	132,600	85,365	85,365	170,730	106,868	106,868	213,737
Retained Income:			132,600			170,730			213,737

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: 6 installment including ownership transfer fee after 6 month grace period.

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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	0	280,600	391,330
Capital Infusion by Udyokta	58,000	0	0
Capital Infusion by Investor	150,000	0	0
Sales	614,400	675,120	733,955
Total Receipts	822,400	955,720	1,125,285
<u>Cash Outflow:</u>			
Cost of goods sold	424,000	445,200	467,460
Operating expenses	57,800	59,190	60,680
Return to investor	60,000	60,000	60,000
Total payment	541,800	564,390	588,140
Closing Balances	280,600	391,330	537,145

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 13th Ex. SB Design Lab on 16th
February, 2016 at Grameen Kalyan

Thank you

Pictures

Existing Shade













(Nu With her Mother)



Nu &with her husband



Thank You