



Grameen kalyan

Proposed NU Business Name : **Shopna Cow Fattening Farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Shopna Khatun Vill : Varoil, Post: Hatiun Thana : Mirpur, District: Kushtia
Age	:	21years
Marital status	:	Married
Children	:	1 (one) daughter
No. of siblings:	:	2(two) sister's
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Sonora Khatun
(iii) Father's name	:	Md. Bahar Ali
(iv) GB member's info	:	Branch: Poradha, Group #02, Center # 17/M, Loan no.1992/2 Member since: 2012, First loan: Tk. 5,000 Last GB loan: 15,000, Outstanding: 7,000
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	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.)	:	Cow farm
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 four years experience.
Other Own/Family Sources of Income	:	Husband's income from agricultural farm
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01766722900
National ID number	:	19955019436027050 (By Birth)
NU Project Source/Reference	:	Grameen Kalyan, Kushtia Unit Office, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 5,000 (five thousand) and agricultural farm. Subsequently she borrowed loan from GB for several times for different activities including agricultural farm.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

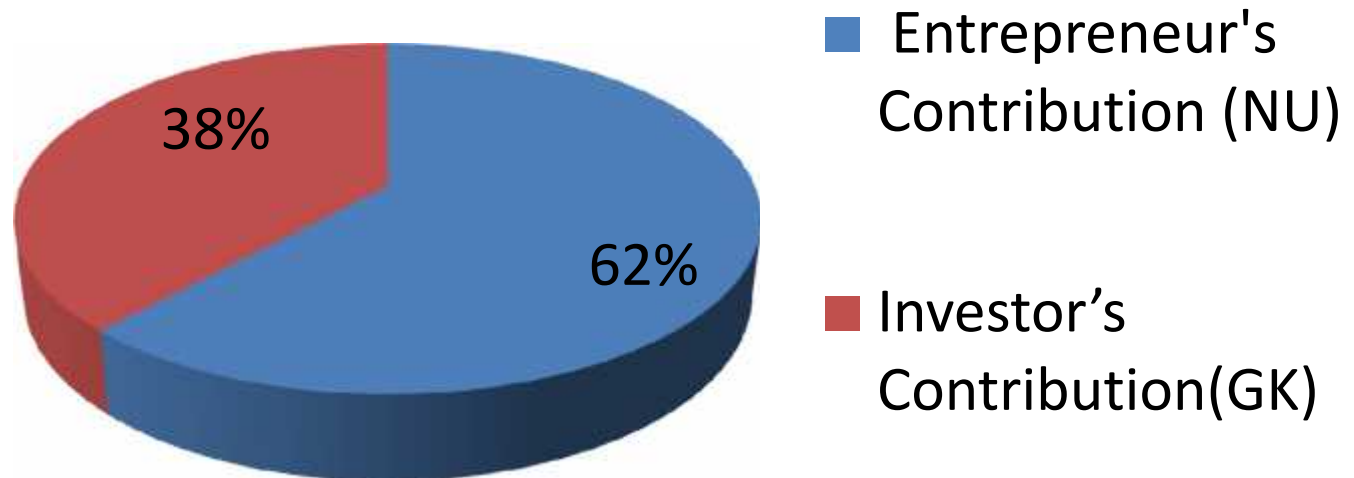
Business Name	:	Shopna Cow Fattening Farm
Address/ Location	:	Vill: Varoil, Post: Hatiun Thana :Mirpur, District: Kushtia.
Total Investment in BDT	:	BDT: 3,14,000/-
Financing	:	Self financing: BDT: 1,94,000/- Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 40,000/- 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 80,000/-; ➤ 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 as soon as possible, 2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow shade (Repair)	15,000	50,000	-	65,000
Cow(four cows)	40,000	0	120,000	160,000
4 Cows feeding for six month	-	72,000	0	72,000
Medicine	0	4,000	0	4,000
Water supply motor	7,000		0	7,000
Fan	3,000			3,000
Cash in hand	3,000		0	3,000
Total Capital	68,000	126,000	120,000	314,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	194,000	62
Investor's Contribution(GK)	120,000	38
Total Investment	314,000	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)	320,000	320,000	640,000	352,000	352,000	704,000	387,200	387,200	774,400
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	327,200	327,200	654,400	359,560	359,560	719,120	395,138	395,138	790,276
Less: Cost of sales									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
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	232,000	232,000	464,000	243,600	243,600	487,200	255,780	255,780	511,560
Gross profit (GP) [C=(A-B)]	95,200	95,200	190,400	115,960	115,960	231,920	139,358	139,358	278,716
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Doctors and Medicine	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	37,700	37,700	75,400	38,770	38,770	77,540	39,947	39,947	79,894
(C-D) Net Profit:	57,500	57,500	115,000	77,190	77,190	154,380	99,411	99,411	198,822
Retained Income:			115,000			154,380			198,822

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
Cash inflow:			
Opening Balance	3,000	316,000	422,380
Capital infusion by UDYOKTA	126,000		
Capital infusion by investor	120,000	0	0
Sales	654,400	719,120	790,276
Total receipts	903,400	1,035,120	1,212,656
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	75,400	77,540	79,894
Payback to investor	48,000	48,000	48,000
Total payment	587,400	612,740	639,454
Closing Balance	316,000	422,380	573,202

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 17th Ex. SB Design Lab on April 20,
2016 at Grameen Kalyan

Thank you















Mother & NU

