



Grameen kalyan

*Proposed NU Business Name : Masuma cow
fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Masud Parvez. Vill : Dohokhola, Post: Dohokhola Thana : Kushtia , District: Kushtia
Age	:	26 years
Marital status	:	Married
Children	:	1 (One) Son & 1 (One) Daughter
No. of siblings:	:	2(Two) Brother's & 3(Three) Sister's
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. Supia Khatun Md. Sheraj Ali Malitha Branch: Alampur, Group #01, Centre# 47/M, Loan no. 6957/2 Member since: 2012, First loan: Tk. 5,000, Last GB loan: 12,000, Outstanding: 10250
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	:	Father 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 he has five years experience
Other Own/Family Sources of Income	:	Father's income from cow business & agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01714443603
National ID number	:	5017918390584
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 used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

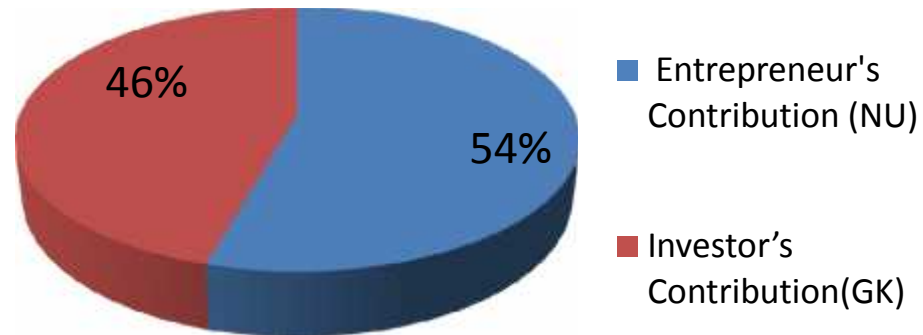
Business Name	:	Masuma cow fattening farm
Address/ Location	:	Vill: Dohokhola, Post: Dohokhola Thana: Kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 2,89,000/-
Financing	:	Self financing: BDT: 1,69,000/- Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 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 20,000-; ➤ Selling price of each cow after every cycle BDT 90,000/-; ➤ Expected doctor and medicine cost for each cow per cycle 1,500/-; ➤ 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)	10,000	30,000	-	40,000
Cost of 3 cows (Tk. 50,000 per Cow)	70,000	0	100,000	170,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	40,000	20,000	60,000
Medicine	0	5,000	0	5,000
Water supply motor	-	7,000	0	7,000
Fan		3,000		3,000
Cash in hand	4,000	0	0	4,000
Total Capital	84,000	85,000	120,000	289,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	169,000	54
Investor's Contribution(GK)	120,000	46
Total Investment	289,000	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)	270,000	270,000	540,000	297,000	297,000	594,000	326,700	326,700	653,400
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	275,400	275,400	550,800	302,670	302,670	605,340	332,654	332,654	665,307
Less: Cost of sales									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	210,000	210,000	420,000	220,500	220,500	441,000	231,525	231,525	463,050
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	82,170	82,170	164,340	101,129	101,129	202,257
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	4500	4500	9,000	4,950	4,950	9,900	5,445	5,445	10,890
Doctors and Medicine	4500	4500	9,000	4,950	4,950	9,900	5,445	5,445	10,890
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	1500	1500	3,000	1,500	1,500	3,000	1,500	1,500	3,000
Total Operating Cost (D)	31,200	31,200	62,400	32,370	32,370	64,740	33,657	33,657	67,314
(C-D)Net Profit:	34,200	34,200	68,400	49,800	49,800	99,600	67,472	67,472	134,943
Retained Income:			68,400			99,600			134,943

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	4,000	229,400	281,000
Capital infusion by Udyokta	85,000		
Capital infusion by investor	120,000	0	0
Sales	550,800	605,340	665,307
Total receipts	759,800	834,740	946,307
<u>Cash Outflow:</u>			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	62,400	64,740	67,314
Payback to investor	48,000	48,000	48,000
Total payment	530,400	553,740	578,364
Closing Balance	229,400	281,000	367,943

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 19th Ex. SB Design Lab on May 18,
2016 at Grameen Kalyan

Thank you













Mother and me

