



Grameen kalyan

Proposed NU Business Name : **Parula cow fattening farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Sofiur Rahaman Vill : Dohokhola, Post: Dohokhola Thana :Kushtia , District: Kushtia
Age	:	30 years
Marital status	:	Married
Children	:	1(One) Son
No. of siblings:	:	4(Four) Brother'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. Parula Khatun Md. Gonzer Ali. Branch: Alampur, Group #01, Centre# 45/M, Loan no. 3926 Member since: 2011, First loan: Tk. 10,000, Last GB loan: 20,000, Outstanding: 19560
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	:	NU No Nil Nil Nil
Education, till to date	:	Class Nine

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural farming .
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 ten years experience.
Other Own/Family Sources of Income	:	Father's income from wood mechanic & agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01714608611
National ID number	:	5017918391024
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Sayeem Uddin (2346) Office, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 10,000 (Ten thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

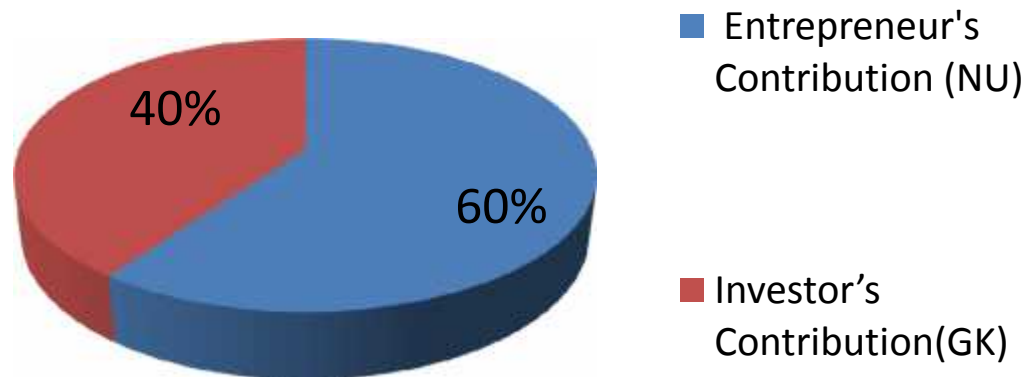
Business Name	:	Parula cow fattening farm
Address/ Location	:	Vill: Dohokhola, Post: Dohokhola Thana: Kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 2,99,000/-
Financing	:	Self financing: BDT: 1,79,000/- Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 40,000/- each; ➤ In every six months the cows will be sale 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)	30,000	20,000	-	50,000
Cost of 4 cows (Tk. 40,000 per Cow)	40,000	0	120,000	160,000
Working Capital (Feeding Cost per cow 18000 per 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	0	3,000
Total Capital	73,000	106,000	120,000	299,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	179,000	60
Investor's Contribution(GK)	120,000	40
Total Investment	299,000	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	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)	30,200	30,200	60,400	31,270	31,270	62,540	32,447	32,447	64,894
(C-D) Net Profit:	65,000	65,000	130,000	84,690	84,690	169,380	106,911	106,911	213,822
Retained Income:	130,000		169,380			213,822			

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	311,000	432,380
Capital infusion by Udoykta	106,000		
Capital infusion by investor	120,000	0	0
Sales	654,400	719,120	790,276
Total receipts	883,400	1,030,120	1,222,656
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	60,400	62,540	64,894
Payback to investor	48,000	48,000	48,000
Total payment	572,400	597,740	624,454
Closing Balance	311,000	432,380	598,202

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- Ownership in his own name.

WEAKNESS

- Shortage of foods in rainy season.

OPPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle fattening;
- Investor's money will be payback in three years.

THREATS

- Theft;
- Disease.

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

Thank you











Mother and me

