



Grameen kalyan

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



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Masud Rana Vill : Monohorpur ,Post: Tebuniya, Thana: Pabna, District: Pabna
Age	:	27 Years.
Marital status	:	Married.
Children	:	Nil
No. of siblings:	:	1(one) Brother and 2(two) 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Nasima Begum. Md. Sirajul Islam Branch: Devuttor, Group #02, Centre# 71/M, Loan no 7131/1 Member since: 2005 , First loan: Tk.5,000, Last GB loan: 30,000, Outstanding 9,579 Father. No Nil Nil Nil
Education, till to date	:	Class Eight.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Day labor
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 cow rearing experiences.
Other Own/Family Sources of Income	:	Father's income from Agriculture work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01783-475168
National ID number	:	7615577230429
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit, Pabna.(FS: Juyel Sheikh-2724)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 5,000 (five thousand) and used agriculture work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

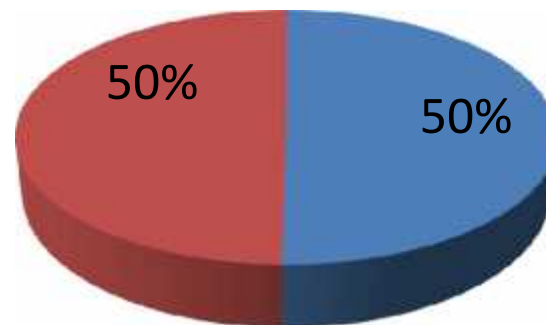
Business Name	:	Nasima Cow Fattening Farm.
Address/ Location	:	Vill: Monohorpur, Post: Tebuniya. Thana: Pabna, District: Pabna
Total Investment in BDT	:	BDT: 2,41,000
Financing	:	Self financing: BDT: 1,21,000 Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 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 90,000/- ➤ 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 in July, 2016

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	40,000	0	0	40,000
Cost of 3 cows (Tk. 40,000 per Cow)	-	0	120,000	120,000
Fan 02 Pieces	-	4,000	0	4,000
Working Capital (Feeding Cost per cow 18000 per six month)		54,000	0	54,000
Water supply motor & Fittings	-	10,000	0	10,000
medicine and doctor		3,000		3,000
Cash in hand	-	10000		10000
Total Capital	40,000	81,000	120,000	241,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	121,000	50
Investor's Contribution(GK)	120,000	50
Total Investment	241,000	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)	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	5,971
(A) Total Revenue	275,400	275,400	550,800	302,670	302,670	605,340	332,654	332,654	659,371
Less: Cost of sales									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
(B) Total Cost of Sales	174,000	174,000	348,000	182,700	182,700	365,400	191,835	191,835	383,670
Gross profit (GP) [C=(A-B)]	101,400	101,400	202,800	119,970	119,970	239,940	140,819	140,819	275,701
Less: Operating Costs:									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
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	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	35,700	35,700	71,400	36,435	36,435	72,870	37,222	37,222	74,444
(C-D)Net Profit:	65,700	65,700	131,400	83,535	83,535	167,070	103,597	103,597	207,194
Retained Income:			131,400			167,070			207,194

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	0	284,400	403,470
Capital Infusion by Udyokta	81000	0	0
Capital Infusion by Investor	120000	0	0
Sales	550,800	605,340	659,371
Total Receipts	751,800	889,740	1,062,841
Cash Outflow:			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	71,400	72,870	74,444
Return to investor	48,000	48,000	48,000
Total payment	467,400	486,270	506,114
Closing Balance	284,400	403,470	556,727

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 24th Ex. SB Design Lab on June 20,
2016 at Grameen Kalyan

Thank you

Existing Shade







Nu with his father and mother



NU With his Mother



Thank You