



Grameen Kalyan

Proposed NU Business Name: Suraiya cow *fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Mst. Shorifa Khatun. Village: Churkhai, Post; Churkhai Bazar Upazilla : Trishal, District: Mymensingh.
Age	: 20 Years.
Marital status	: Married .
Children	: 1(One) daughter.
No. of siblings:	: 1(One) Brother & 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. Shefali Begum. : Md. Nazrul Islam. : Branch: Vabkhali Mymensingh. Group #04, Centre # 16/M, Loan no. 1721. First loan:5000,Last loan:1,30,000, Outstanding: 88,000. : 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.)	:	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.)	:	He has no formal training but 03 years cow rearing experience.
Other Own/Family Sources of Income	:	Father's income from agriculture farming .
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01768913826
National ID number	:	02007615211200222
NU Project Source/Reference	:	GK/Trishal Unit/ Kakuly Dewan (2722).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT 5,000(five thousand) and used in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

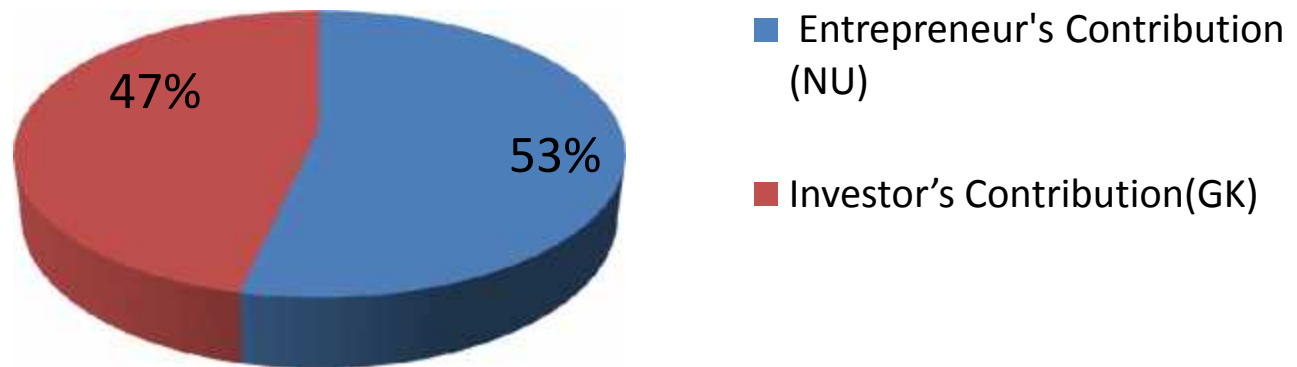
Project's Name	:	Suraiya Cow Fattening Farm.
Address/ Location	:	Vill: Sommuk Boilor, Namapara, Trishal,Mymensingh.
Total Investment	:	BDT :2,58,000 /-
Financing	:	Self financing: BDT :1,38,000/- Required Investment: BDT :1,20,000 /-(as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT : 2,000 (Two thousand).
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 40,000/- each; ➤ In every six months 3 cows will be sale and new cow will purchase; i.e. each cycle of fattening cow will be for six months; ➤ Feeding cost of each cow per 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 = 1000/-; ➤ Payback period to the investor is 2 years; ➤ Expected date to start the project as soon as possible.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/NU investment	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow Shade (Repair)	50,000	10,000	-	60,000
Cost of 3 cows (Tk. 40,000 per Cow)		0	120,000	120,000
Working Capital (Feeding Cost per cow 18000 per six month)	0	54,000		54,000
Medicine		5,000		5,000
Fan-2		3,000	0	3,000
Water motor		10,000		10,000
Electrical fittings		1,000	0	1,000
Cash in hand	5,000		0	5,000
Total Capital	55,000	83,000	120,000	258,000

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	138,000	53
Investor's Contribution(GK)	120,000	47
Total Investment	258,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	1st Cycle	2nd Cycle	Yearly (1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly(1st Cycle+2nd Cycle)
Revenue:						
Estimated Sales (Cow)	240,000	280,000	520,000	264,000	308,000	572,000
Cow Dung Sales	5,400	7,200	12,600	5,670	7,560	13,230
(A) Total Revenue	245,400	287,200	532,600	269,670	315,560	585,230
Less: Cost of sales						
Cow Cost	120,000	160,000	280,000	126,000	168,000	294,000
Cow Food	54,000	72,000	126,000	56,700	75,600	132,300
(B) Total Cost of Sales	174,000	232,000	406,000	182,700	243,600	426,300
Gross profit (GP) [C=(A-B)]	71,400	55,200	126,600	86,970	71,960	158,930
Less: Operating Costs:						
Electricity bill	900	1200	2,100	990	1,320	2,310
Transportation	3000	3000	6,000	3,300	3,300	6,600
Doctors and Medicine	3000	4000	7,000	3,300	4,400	7,700
Mobile bill (SMS & Reporting inclusive)	1000	900	1,900	1,100	990	2,090
Proposed salary-self	12,000	12,000	24,000	12,600	12,600	25,200
Other Expenses	1200	1200	2,400	1,320	1,320	2,640
Non Cash Item:						
Depreciation Expenses	2500	2500	5,000	2,625	2,625	5,250
Total Operating Cost (D)	23,600	24,800	48,400	25,235	26,555	51,790
(C-D)Net Profit:	47,800	30,400	78,200	61,735	45,405	107,140
Retained Income:			78,200			107,140

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: Half-yearly installment will be paid after the first round of fund disbursement (including ownership transfer fee after six months grace period).

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

	Year 1	Year 2
Cash inflow:		
Opening Balance	5,000	214,200
Capital Infusion by Nobin udyokta	83,000	
Capital Infusion by Investor	120,000	0
Sales	532,600	585,230
Total Receipts	740,600	799,430
Cash Outflow:		
Cost of goods sold	406,000	426,300
Operating expenses	48,400	51,790
Payback to investor	72,000	72,000
Total payment	526,400	550,090
Closing Balance	214,200	249,340

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
- Skill & experience: 03 years

WEAKNESS

- Shortage of foods in rainy season.

OPPORTUNITIES

- Local veterinary doctors;
- Investor's money will be payback in two years.

THREATS

- Theft;
- Disease.

Presented at 26th Ex. SB Design Lab on 16th July ,
2016 at Grameen Kalyan

Thank you













NU with her Mother



Trade License

U. P. FORM 7 RULE 12 (1)

লাইসেন্স
সংবলের ইউনিয়ন পরিষদ

উপজেলা-ত্রিশাল, জেলা-ময়মনসিংহ।

বুক নং- ০৪ তারিখ ১৩/০৬/১৬

লাইসেন্স নং- ৩৩৭/২০১৬

লাইসেন্স গ্রহীতা/প্রতিষ্ঠানের নাম *সুপ্রসিদ্ধা মল্লিকা গার্মেন্টস প্রাইভেট লিমিটেড*

পিতার নাম/স্বাঃ *সোহাগা সোহাগে মল্লিক*

ঠিকানা *সুপ্রসিদ্ধা রোড, ত্রিশাল, ময়মনসিংহ*

মিসের পরিমাণ (অংকে) *৫০০/-* কথায় *পাঁচশত টাকা মাত্র*

প্রদান করার ইউনিয়ন পরিষদ এলাকায় *সোহাগা সোহাগে মল্লিক* কে ২০১৬-২০১৭

অর্ধ/পূর্ণ বৎসরের জন্য *৩০/০৬/২০১৬* তারিখ পর্যন্ত *৩০/০৬/১৬*

সোহাগা সোহাগে মল্লিক হিসাবে তাহার ব্যবসা বা বৃত্তি চালাইবার অনুমতি দেওয়া গেল।

সোহাগা সোহাগে মল্লিক
16.06.16
উপজেলা পরিষদের চেয়ারম্যান
উপজেলা-ত্রিশাল, জেলা-ময়মনসিংহ

তারিখ *১৩/০৬/২০১৬*