



Grameen kalyan

Proposed NU Business Name : Jharna Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Sohel Rana Vill : Sultanpur, Post: Koya Thana : Kumarkhali, District: Kushtia
Age	:	19 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	4 (Four) Brothers & 1(One) Sister
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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Jharna Khatun</p> <p>Md. Jalal Uddin</p> <p>Branch: Shelaidha, Group #11, Centre# 25/M, Loan no. 8814</p> <p>Member since: 2008, First loan: Tk. 10,000</p> <p>Last GB loan: 30,000, Outstanding: All paid</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	Agricultural work & cow fattening.
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 Seven years cow rearing experience.
Other Own/Family Sources of Income	:	Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01718580342
National ID number	:	19975017151000222
NU Project Source/Reference	:	GK/Kum/Md. Anowar Hossain/2525

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 10,000 (Ten thousand) and Purchase a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

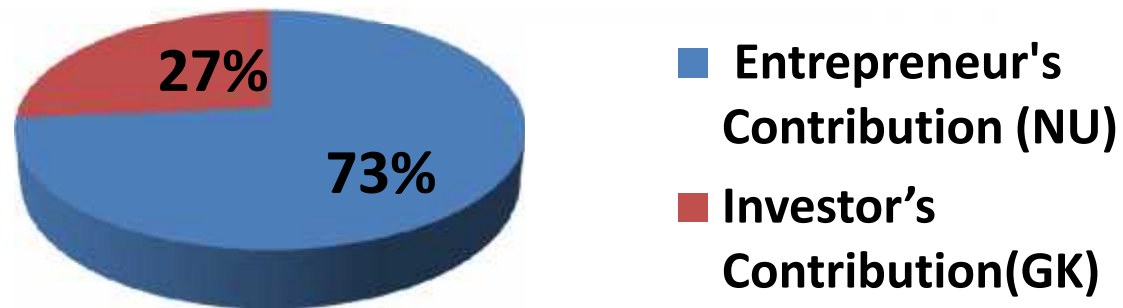
Business Name	:	Jharna Cow Fattening Farm.
Address/ Location	:	Vill: Sultanpur, Post: Koya Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 3,30,000
Financing	:	Self financing: BDT: 2,30,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 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 is as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	-	60,000	0	60,000
Cost of 4 cows (Tk. 40,000 per Cow)	80,000	0	80,000	160,000
Fan 01 Piece	-	0	3,000	3,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	90,000	0	90,000
Water supply motor & Fittings	-		7,000	7,000
Cash in hand	-	0	10000	10000
Total Capital	80,000	150,000	100,000	330,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	230,000	73
Investor's Contribution(GK)	100,000	27
Total Investment	330,000	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)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
(A) Total Revenue	409,000	409,000	818,000	449,450	449,450	898,900	493,923	493,923	987,845
Less: Cost of sales									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
(B) Total Cost of Sales	290,000	290,000	580,000	304,500	304,500	609,000	319,725	319,725	639,450
Gross profit (GP) [C=(A-B)]	119,000	119,000	238,000	144,950	144,950	289,900	174,198	174,198	348,395
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	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
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)	44,000	44,000	88,000	44,850	44,850	89,700	45,758	45,758	91,515
(C-D)Net Profit:	75,000	75,000	150,000	100,100	100,100	200,200	128,440	128,440	256,880
Retained Income:			150,000			200,200			256,880

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	-	360,000	520,200
Capital Infusion by Udyokta	150,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	818,000	898,900	987,845
Total Receipts	1,068,000	1,258,900	1,508,045
<u>Cash Outflow:</u>			
Cost of goods sold	580,000	609,000	639,450
Operating expenses	88,000	89,700	91,515
Return to investor	40,000	40,000	40,000
Total payment	708,000	738,700	770,965
Closing Balances	360,000	520,200	737,080

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 28th Ex. SB Design Lab on 27th July ,
2016 at Grameen Kalyan

Thank you

Existing Shade













NU With his Father & Mother



NU With his Mother



Thank You