



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Hasan Mahmud (Tutul) Vill: Sultanpur, Post: Koya Thana : Kumarkhali, District: Kushtia
Age	:	20 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	2 (Two) brothers
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 Father Mst. Nargis Khatun Md. Sohrab Hossain Branch: Kumarkhali, Group #014, Centre# 15/M, Loan no.7173/1 Member since: 2012, First loan: Tk. 10,000,
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	: : : : : : : : : : : : : : : : : : : :	Last GB loan: 40,000, Outstanding: 15,000 Father No Nil Nil Nil Nil
Education, till to date	:	H.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Dairy farm Business
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 three years cow rearing experiences.
Other Own/Family Sources of Income	:	Father income from business
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01751134764
National ID number	:	19965017151055792
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 2012. At first she took GB loan BDT 10,000 (Ten thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Hasan Dairy Farm.
Address/ Location	:	Vill: Sultanpur , Post: Koya Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	BDT: 4,55,000
Financing	:	Self financing: BDT: 3,25,000 Required Investment: BDT: 1,30,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:		 I have already two milky cow and now I want to buy two more @ BDT. 1,10,000/- each. Per year got a claves by a milky cow. Milk production is estimated to be 8 lit./per day/cow; Feeding cost of each cow= BDT 150/day/cow; Estimated selling price of milk = BDT 40/ Per Kg; Payback period to the investor is 3 years;

Existing Business Info

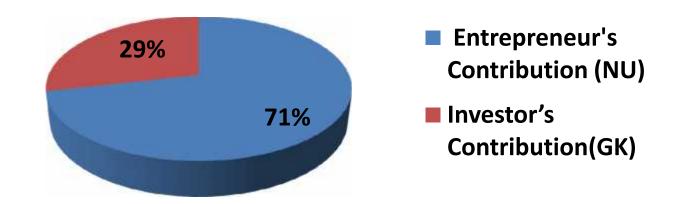
Doubieulous	Year 1 (BDT)				
Particulars	Daily	Monthly	Yearly		
Revenue:					
Milk Sales	640	19,200	179,200		
Calves Sales			60,000		
Cow Dung Sales	20	600	7,200		
(A) Total Revenue	660	19,800	246,400		
Less: Cost of sales					
(B)Cost of Sales (cow food)	300	9,000	108,000		
Gross profit (GP) [C=(A-B)]	360	10,800	138,400		
Less: Operating Costs:					
Electricity bill		100	1,200		
Transportation		300	3,600		
Doctors and Medicine		250	3,000		
Mobile bill		250	3,000		
Other Expenses		200	2,400		
Total Operating Cost (D)		1,100	13,200		
(C-D)Net Profit:		9,700	125,200		
Retained Income:		9,700	125,200		

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/	Proposed (BI	Total (BDT)				
	NU (BDT)	NU	Investor	(551)			
1	2	3	4	5=(2+3+4)			
Investments in different categories:							
Cow Shade	100,000	-	_	100,000			
Cost of 3 Milky cow (Price Per cow TK.1,10,000)	220,000	_	110,000	330,000			
Fan 02 Pieces	-	5,000	-	5,000			
Water supply motor & Fittings	_	_	10,000	10,000			
Cash in hand	-	-	10,000	10,000			
Total Capital	320,000	5,000	130,000	455,000			

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	325,000	71
Investor's Contribution(GK)	130,000	29
Total Investment	455,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:									
Milk Sales	960	28,800	268,800	1,056	31,680	295,680	1,162	34,848	325,248
Calves Sales			90,000			99,000			108,900
Cow Dung Sales	30	900	10,800	30	900	10,800	30	900	10,800
(A) Total Revenue	990	29,700	369,600	1,086	32,580	405,480	1,192	35,748	444,948
Less: Cost of sales									
(B)Cost of Sales (cow food)	450	13,500	162,000	473	14,175	170,100	441	14,884	178,605
Gross profit (GP) [C=(A-	540	16,200	207,600	614	18,405	235,380	751	20,864	266,343
B)]	J+0	10,200	207,000	014	10,403	233,360		20,004	200,343
Less: Operating Costs:									
Electricity bill		300	3,600		330	3,960		363	4,356
Transportation		400	4,800		440	5,280		484	5,808
Doctors and Medicine		900	10,800		2000	24,000		2000	24,000
Mobile bill		200	2,400		220	2,640		220	2,640
Proposed salary-self		4,000	48,000		4,000	48,000		4,000	48,000
Other Expenses		100	1,200		110	1,320		121	1,452
Non Cash Item:									
Depreciation Expenses		200	2,400		200	2,400		200	2,400
Total Operating Cost (D)		6,100	73,200		7,300	87,600		7,388	88,656
(C-D)Net Profit:		10,100	134,400		11,105	147,780		13,476	177,687
Retained Income:			134,400			147,780			177,687

Notes: 1. **Agreed Grace period: Three** Months.

2. **Investment Payback schedule:** Quarterly installment including ownership transfer fee after three months grace period.

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CASH FLOW PROJECTION ON BUSINESS PLAN

	Year 1	Year 2	Year 3
Cash inflow			
Opening Balance	-	107,400	373,280
Capital Infusion by UDYOKTA	5,000	-	-
Capital infusion by Investor	130,000	-	-
Sales	369,600	405,480	444,948
Total Receipts	504,600	512,880	818,228
Cash Outflow:			
Cow Purchase	110,000		
Cost of goods sold	162,000	170,100	178,605
Operating expenses	73,200	87,600	88,656
Payback to investor	52,000	52,000	52,000
Total payment	397,200	139,600	140,656
Closing Balance	107,400	373,280	677,572

SWOT ANALYSIS

STRENGTH Employment: Self: 1 Others (beyond family): 0 Future employment: 0 Ownership in his own name.	W EAKNESS □Shortage of foods in rainy season.
Opportunities □Local Veterinary Doctors; □This area is famous for cattle fattening & Milky Cow. □ Investor's money will be payback in three years.	THREATS Theft; Disease.

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

Thank you

Existing Shade













Bio-gas plant



NU With his Father & Mother



Nu With his Mother

