



Grameen kalyan

Proposed NU Business Name : Shelaidah Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Alil Mia Vill : Kosba ,Post: Shelaidah Thana : Kumarkhali, District: Kushtia
Age	:	24 years
Marital status	:	Unmarried.
Children	:	Nil
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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Shahida Khatun</p> <p>Md. Ansar molla</p> <p>Branch: Shelaidah, Group # 53, Centre# 10/ M, Loan no. 8396</p> <p>Member since: 2010 , First loan: Tk. 8,000</p> <p>Last GB loan: 20,000, Outstanding: 1,5000</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	Shop operate & 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 five years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01742650050
National ID number	:	19925017194000120
NU Project Source/Reference	:	Gk/Kum/Mst. Nupur Rani Saha/2561

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 8,000 (Eight 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

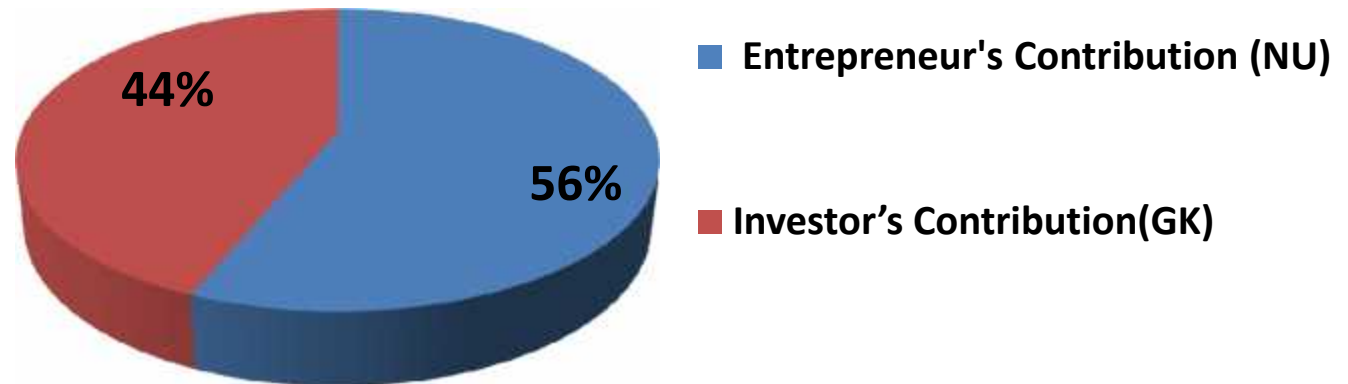
Business Name	:	Shelaidah Cow Fattening Farm.
Address/ Location	:	Vill: Kosba, Post: Shelaidah Thana : kumarukhali, District: Kushtia.
Total Investment in BDT	:	BDT: 3,43,000
Financing	:	Self financing: BDT:1,93,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 50,000/- 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 20,000/-; ➤ Selling price of each cow after every cycle BDT 1,00,000/-; ➤ 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	50,000	-	-	50,000
Cost of 4 cows (Tk. 50,000 per Cow)	40,000	-	150,000	190,000
Fan 01 piece	-	3,000	-	3,000
Water supply & motor fittings	-	10,000	-	10,000
Working Capital (Feeding Cost)	-	80,000	-	80,000
Cash in hand	-	10,000	-	10,000
Total Capital	90,000	103,000	150,000	343,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	193,000	56
Investor's Contribution(GK)	150,000	44
Total Investment	343,000	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	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	407,200	407,200	814,400	447,560	447,560	895,120	491,938	491,938	983,876
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	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
(B) Total Cost of Sales	280,000	280,000	560,000	294,000	294,000	588,000	308,700	308,700	617,400
Gross profit (GP) [C=(A-B)]	127,200	127,200	254,400	153,560	153,560	307,120	183,238	183,238	366,476
Less: Operating Costs:									
Electricity bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
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	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Total Operating Cost (D)	35,400	35,400	70,800	36,070	36,070	72,140	36,784	36,784	73,567
(C-D)Net Profit:	91,800	91,800	183,600	117,490	117,490	234,980	146,455	146,455	292,909
Retained Income:			183,600			234,980	292,909		

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
<u>Cash inflow:</u>			
Opening Balance	-	376,600	551,580
Capital Infusion by Udyokta	103,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	814,400	895,120	983,876
Total Receipts	1,067,400	1,271,720	1,535,456
<u>Cash Outflow:</u>			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	70,800	72,140	73,567
Return to investor	60,000	60,000	60,000
Total payment	690,800	720,140	750,967
Closing Balance	376,600	551,580	784,489

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 32nd SB Ex. Design Lab on 21st August,
2016 at Grameen Kalyan

Thank you

Existing Shade













NU With his Mother



NU With his parents



Thank You