



Grameen kalyan

Proposed NU Business Name : Shanto Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Shanto Vill: Mot Maliat , Post: Kumarkhali Upazilla : Kumarkhali, District: Kushtia
Age	: 19 Years.
Marital status	: Single
No. of siblings:	: 1(One) brother and 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Nasima : Md. Fazlul Hauqe : Branch: Kumarkhali, Group #01, Centre # 28/M, Loan no. 4387 Member since: 2009 , First loan: Tk. 5000, Last GB loan: 55,000, Outstanding: 35,000. : Father. : Nil : Nil : Nil : Nil
Education, till to date	: Class Five

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.)	:	No formal training.
Other Own/Family Sources of Income	:	Father working Lungi Factory.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01739738542 (NU), 01739938908 (NU Mother)
National ID number	:	19965017186100863
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2009. At first she took GB loan BDT 5,000 (Five thousand) and invested in business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	shanto Cow Fattening Farm.
Address/ Location	:	Vill: Motmaliat , Post: Kumarkhali Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	BDT: 1,92,500
Financing	:	Self financing: BDT: 92,500 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 2,500 (Two thousand five hundred only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 30,000/- 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 15,000/-; ➤ Selling price of each cow after every cycle BDT 70,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-; ➤ Payback period to the investor is 4 years; ➤ Expected date to start the project is early 2015.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Proposed Business (BDT)		Total (BDT)
	NU	Investor	
Investments in different categories:			
Cow Shade	45,000	0	45,000
3 cow		90,000	90,000
3 cow feeding cost for six month	45,000		45,000
Fan	2,500	0	2,500
Cash in hand	0	10000	10000
Total Capital	92,500	100,000	192,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	92,500	48
Investor's Contribution(GK)	100,000	52
Total Investment	192,500	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)	210,000	210,000	420,000	231,000	231,000	462,000	254,100	254,100	508,200
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	215,400	215,400	430,800	236,670	236,670	473,340	260,054	260,054	520,107
Less: Cost of sales									
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
(B) Total Cost of Sales	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
Gross profit (GP) [C=(A-B)]	80,400	80,400	160,800	94,920	94,920	189,840	111,216	111,216	222,432
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
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	15,000	15,000	30,000	15,000	15,000	30,000	15,000	15,000	30,000
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)	23,000	23,000	46,000	23,500	23,500	47,000	24,035	24,035	48,070
(C-D)Net Profit:	57,400	57,400	114,800	71,420	71,420	142,840	87,181	87,181	174,362
Retained Income:			114,800			142,840			174,362

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
<i>Cash inflow:</i>			
Opening Balance	0	267,300	370,140
Capital Infusion by Udyokta	92500	0	0
Capital Infusion by Investor	100000	0	0
Sales	430,800	473,340	520,107
Total Receipts	623,300	740,640	890,247
<i>Cash Outflow:</i>			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	46,000	47,000	48,070
Return to investor	40,000	40,000	40,000
Total payment	356,000	370,500	385,745
Closing Balances	267,300	370,140	504,502

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 7th SB Ex. Design Lab on 1st
September, 2015 at Grameen Kalyan

Thank you

Proposed Shade Place



NU, Mother & Father



NU & Mother



Proposed Shade place



Thank You

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