



Grameen Kalyan

Proposed NU Business Name: *Minara Cow Fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Jomuna . Vill: Ziarokhi, Post: Boria, Upazilla : Kushtia, District: Kushtia
Age	:	18 Years.
Marital status	:	Single.
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. Minara Akter Md. Kharul Islam. Branch: Alampur, Group # 02, Centre # 37/M, Loan no.: 3335 Member since: 2010, First loan: Tk 10,000, Existing loan: Tk. 20,000, Outstanding: 9000. Father . No Nil Nil Nil
Education, till to date	:	Class Nine.

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 but she has 2 years cow rearing experiences. She will also get support from his father.
Other Own/Family Sources of Income	:	Agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01786666344
National ID number	:	20005017951622142
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 10,000 (Ten thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

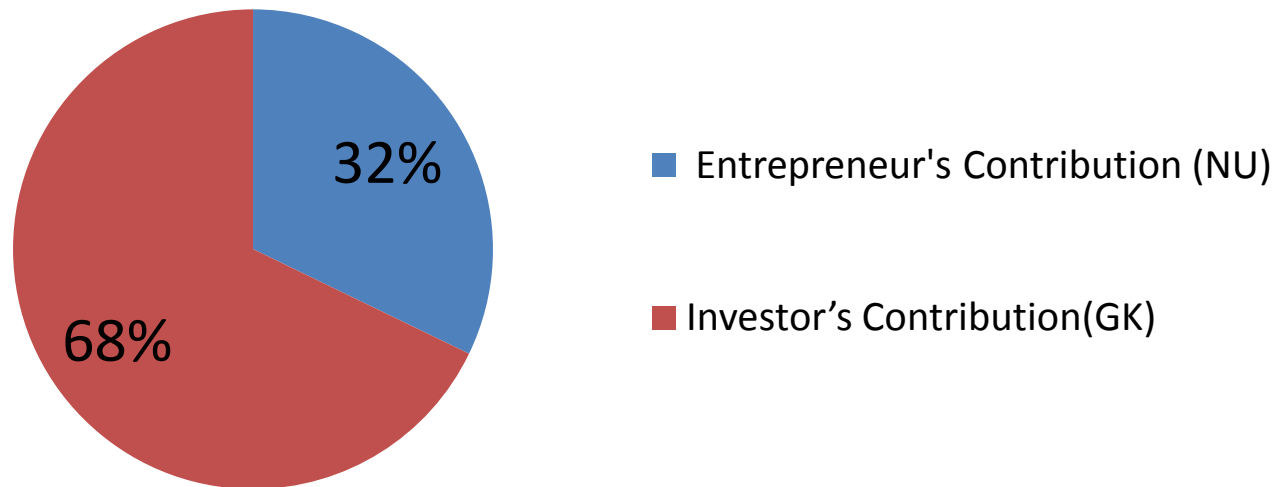
Project's Name	:	Minara Cow Fattening Farm.
Address/ Location	:	Vill: Ziarokhi, Kushtia.
Total Investment	:	BDT :1,71,000 /-
Financing	:	Self financing: BDT : 55,000 /- Required Investment: BDT : 1,16,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT:3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 2 cows @ TK. 40,000/- each; ➤ In every six months the 2 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow 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 January 2016.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow shade (repair)	30,000	10,000	-	40,000
Cow(two cows)		0	80,000	80,000
2 Cows feeding for six month	0	0	36,000	36,000
Medicine	0	5,000	0	5,000
Water supply motor		7,000		7,000
Fan	-	3,000	0	3,000
Cash in hand	-	0	0	0
Total Capital	30,000	25,000	116,000	171,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	55,000	32
Investor's Contribution(GK)	116,000	68
Total Investment	171,000	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)	160,000	160,000	320,000	176,000	176,000	352,000	193,600	193,600	387,200
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
(A) Total Revenue	163,600	163,600	327,200	179,780	179,780	359,560	197,569	197,569	395,138
Less: Cost of sales									
Cow Cost	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
Cow Food	36,000	36,000	72,000	37,800	37,800	75,600	39,690	39,690	79,380
(B) Total Cost of Sales	116,000	116,000	232,000	121,800	121,800	243,600	127,890	127,890	255,780
Gross profit (GP) [C=(A-B)]	47,600	47,600	95,200	57,980	57,980	115,960	69,679	69,679	139,358
Less: Operating Costs:									
Electricity bill	720	720	1,440	792	792	1,584	871	871	1,742
Transportation	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Doctors and Medicine	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	12,000	12,000	24,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	21,520	21,520	43,040	28,172	28,172	56,344	28,889	28,889	57,778
(C-D)Net Profit:	26,080	26,080	52,160	29,808	29,808	59,616	40,790	40,790	81,580
Retained Income:			52,160			59,616			81,580

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	Year 3
<u>Cash inflow:</u>			
Opening Balance	0	176,760	189,976
Capital Infusion by UDYOKTA	55,000	0	0
Capital Infusion by Investor	116,000	0	0
Sales	327,200	359,560	395,138
Total Receipts	498,200	536,320	585,114
<u>Cash Outflow:</u>			
Cost of goods sold	232,000	243,600	255,780
Operating expenses	43,040	56,344	57,778
Payback to investor	46,400	46,400	46,400
Total payment	321,440	346,344	359,958
Closing Balances	176,760	189,976	225,156

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- Ownership in his own name.

WEAKNESS

- Shortage of foods in rainy season.

OPPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle fattening;
- Investor's money will be payback in three years.

THREATS

- Theft;
- Disease.

Presented at 11th Ex. SB Design Lab on 14th January,
2016 at Grameen Kalyan.

Thank you

Pictures

My mother and me



















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একাউন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং -
1475

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৬ নং জিয়ারখী ইউনিয়ন পরিষদ
উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া।

বহি নং - ১৫ লাইসেন্স নং : ১৫৬ তারিখ : ২২/০৫/২০১৫

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম মিনারা সরকার হোটেলাজা করণী স্যামার

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ঠিকানা মোঃ জিয়ারখী, ডাক: বড়িচাঁ, কুষ্টিয়া

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বন্ধ বা বলবৎ থাকার সময় (বৎসর) ২০১৫ - ২০১৬ অর্থবছর

লাইসেন্সের মেয়াদ ইং ২২/০৫/২০১৫ হইতে ইং ৩০/০৫/২০১৬ পর্যন্ত।

অংকে টাকা ১০০+১৫৬৫১৫০

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Thank You