



Grameen kalyan

Proposed NU Business Name : Sokhina Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md : Lemon Vill : Baradi, Post: Koya, Thana : Kumarkhali, District: Kushtia
Age	:	21 Years.
Marital status	:	Unmarried.
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 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:Sakina khatun. Md.Hafejur Rahaman. Branch :Shelaidah , Group #01, Centre# 66/M, Loan no 7801. Member since: 2009 , First loan: Tk.10,000, Last GB loan:60,000, Outstanding 21,920. Entrepreneur. No Nil Nil Nil</p>
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.)	:	Mason Work, Agricultural work
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 experiences.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01952824959.
National ID number	:	19935017151023796.
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 10,000 (Ten Thousand) and used Agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

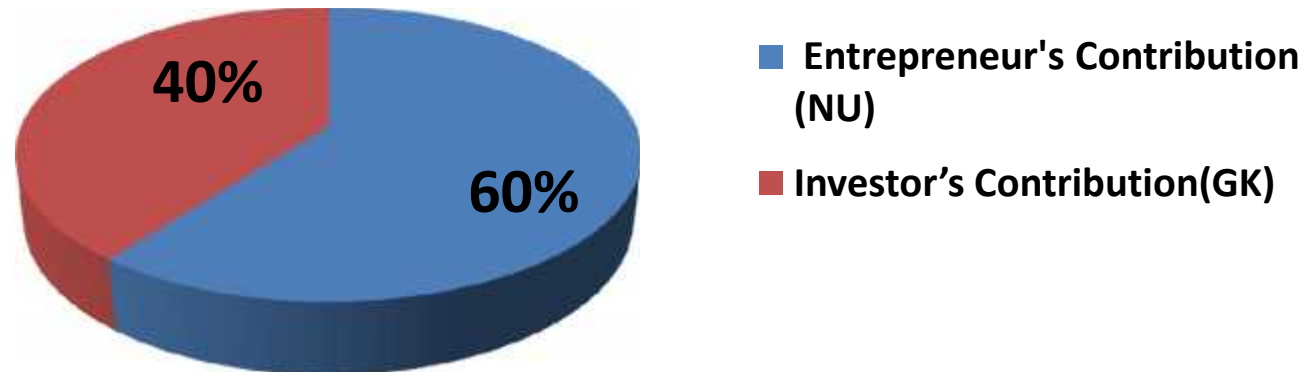
Business Name	:	Sokhina Cow Fattening Farm.
Address/ Location	:	Vill:Baradi, Post: Koya. Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 3,03,000
Financing	:	Self financing: BDT: 1,83,000 Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 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	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	-	50,000	-	50,000
Cost of 4 cow (Tk. 40,000 per Cow)	40,000	-	120,000	160,000
Fan 01 Pcs	-	3,000	-	3,000
Working Capital (Feeding & medicine cost)	-	72,000	-	72,000
Water supply motor & fittings	-	8,000	-	8,000
Cash in hand	-	10,000	-	10,000
Total Capital	40,000	143,000	120,000	303,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	183,000	60
Investor's Contribution(GK)	120,000	40
Total Investment	303,000	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)	320,000	320,000	640,000	352,000	352,000	704,000	387,200	387,200	774,400
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	327,200	327,200	654,400	359,560	359,560	719,120	395,138	395,138	782,355
Less: Cost of sales									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
(B) Total Cost of Sales	232,000	232,000	464,000	243,600	243,600	487,200	255,780	255,780	511,560
Gross profit (GP) [C=(A-B)]	95,200	95,200	190,400	115,960	115,960	231,920	139,358	139,358	270,795
Less: Operating Costs:									
Electricity bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
Transportation	2,400	2,400	4,800	2,520	2,520	5,040	2,646	2,646	5,292
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
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	2,500	2,500	5,000	2,750	2,750	5,500	3,025	3,025	6,050
Total Operating Cost (D)	35,600	35,600	71,200	36,305	36,305	72,610	37,058	37,058	74,116
(C-D)Net Profit:	59,600	59,600	119,200	79,655	79,655	159,310	102,300	102,300	204,601
Retained Income:			119,200			159,310			204,601

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: 6 installment including ownership transfer fee after 6 month grace period

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2	Year 3
Cash inflow			
Opening Balance	0	334,200	445,510
Capital Infusion by Udyokta	143000	0	0
Capital Infusion by Investor	120000	0	0
Sales	654,400	719,120	782,355
Total Receipts	917,400	1,053,320	1,227,865
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	71,200	72,610	74,116
Return to investor	48,000	48,000	48,000
Total payment	583,200	607,810	633,676
Closing Balances	334,200	445,510	594,189

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 12th Ex. SB Design Lab on 31st January,
2016 at Grameen Kalyan

Thank you







Existing Shade



Existing Shade





Nu with his father & mother



NU With his Mother



Thank You