



Grameen kalyan

Proposed NU Business Name : Johura Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Manik Shaik Vill: Batikamara, Post: Kumarkhali Thana : Kumarkhali, District: Kushtia
Age	:	25 Years.
Marital status	:	Unmarried.
No. of siblings:	:	3 (Three) brothers 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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Johura Khatun</p> <p>Md. Khaleq Shaik</p> <p>Branch: Kumarkhali, Group #02, Centre# 5/M, Loan no. 1401/1</p> <p>Member since: 1996 , First loan: Tk. 5,000, Last GB loan: 30,000, Outstanding: All paid</p> <p>Entrepreneur</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	S.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	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 Seven years cow rearing experience.
Other Own/Family Sources of Income	:	Agricultural farming
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01782961549
National ID number	:	19905017186000155
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 1996. At first she took GB loan BDT 5,000 (Five thousand) and used purchase cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

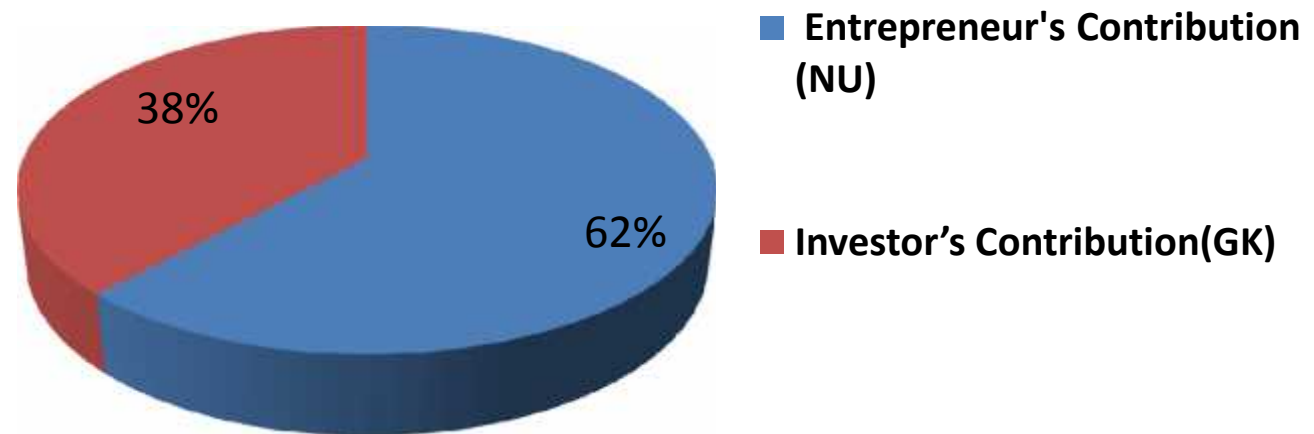
Business Name	:	Johura Cow Fattening Farm.
Address/ Location	:	Vill: Batikamara, Post: Kumarkhali Upazilla : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 2,62,000
Financing	:	Self financing: BDT: 1,62,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 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 100,000/-; ➤ 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	
1	2	3	4	5=(2+3+4)
Investments in different categories:				
Cow Shade	-	50,000	-	50,000
Cost of 3 cow (Per cow 50,000)	40,000	-	100,000	140,000
Fan 01 Pcs	2,000	-	-	2,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	60,000	-	60,000
Cash in hand	-	10,000	-	10,000
Total Capital	42,000	120,000	100,000	262,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	162,000	62
Investor's Contribution(GK)	100,000	38
Total Investment	262,000	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)	300,000	300,000	600,000	330,000	330,000	660,000	363,000	363,000	726,000
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	5,971
(A) Total Revenue	305,400	305,400	610,800	335,670	335,670	671,340	368,954	368,954	731,971
Less: Cost of sales									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	210,000	210,000	420,000	220,500	220,500	441,000	231,525	231,525	463,050
Gross profit (GP) [C=(A-B)]	95,400	95,400	190,800	115,170	115,170	230,340	137,429	137,429	268,921
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	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
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)	26,000	26,000	52,000	26,500	26,500	53,000	27,035	27,035	54,070
(C-D)Net Profit:	69,400	69,400	138,800	88,670	88,670	177,340	110,394	110,394	220,787
Retained Income:			138,800			177,340			220,787

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
Cash inflow			
Opening Balance	0	318,800	456,140
Capital Infusion by Udyokta	120,000	0	0
Capital Infusion by Investor	100,000	0	0
Sales	610,800	671,340	731,971
Total Receipts	830,800	990,140	1,188,111
<u>Cash Outflow:</u>			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	52,000	53,000	54,070
Return to investor	40,000	40,000	40,000
Total payment	512,000	534,000	557,120
Closing Balances	318,800	456,140	630,991

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 15th Ex. SB Design Lab on March 13,
2016 at Grameen Kalyan

Thank you

Existing Shade











(Nu With his Father & Mother)



NU with his mother



Thank You