



Grameen kalyan

Proposed NU Business Name : Shirin cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Shirin sultana Vill : Sorgopur,(Shemulia)Post: Dohokhola Thana : Kushtia, District: Kushtia
Age	:	29 years
Marital status	:	married
Children	:	1 (one) son & 1 (one) daughter
No. of siblings:	:	2 (two) brothers & 3 (two) sisters
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Momana Khatun
(iii) Father's name	:	Late. Sobad Ali shaik
(iv) GB member's info	:	Branch: Poradah, Group #04, Centro# 75/M, Loan no. 9953/2 Member since: 2011 , First loan: Tk. 7,000, Last GB loan: 15,000, Outstanding: 6,027.
Further Information:	:	
(v) Who pays GB loan installment	:	Brother.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
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.)	:	House wife
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 ten years experience.
Other Own/Family Sources of Income	:	Brother income from cow business & agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01716101097
National ID number	:	5017918386458
NU Project Source/Reference	:	Grameen Kalyan, Kushtia Unit Office, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 7,000 (seven thousand) and used agriculture farming . Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

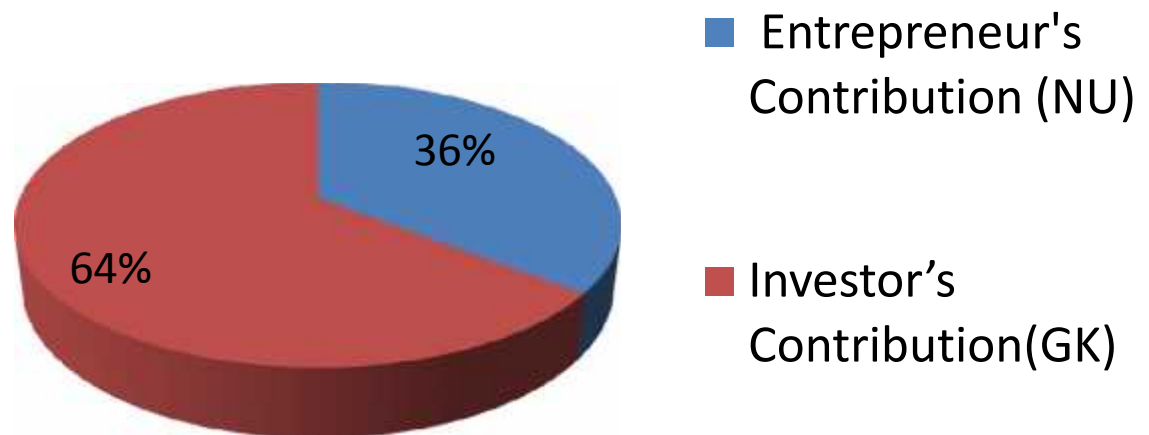
Business Name	:	Shirin Cow Fattening Farm.
Address/ Location	:	Vill: Sorgopur(Shemulia), Post: Dohokhola Thana kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 180,000/-
Financing	:	Self financing: BDT: 64,000/- Required Investment: BDT: 116,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 2000 (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 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 as soon as possible,2016.

PROPOSED 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)	15,000	40,000	-	55,000
Cow(two cows)	-	0	80,000	80,000
2 Cows feeding for six month	-	0	36,000	36,000
Water supply motor	-	6,000	0	6,000
Medicine	0	3,000	0	3,000
Total Capital	15,000	49,000	116,000	180,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	64,000	36
Investor's Contribution(GK)	116,000	64
Total Investment	180,000	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	900	900	1,800	990	990	1,980	1,089	1,089	2,178
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	24,000	24,000	48,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	2500	2500	5,000	2,500	2,500	5,000	2,500	2,500	5,000
Total Operating Cost (D)	21,200	21,200	42,400	27,870	27,870	55,740	34,607	34,607	69,214
(C-D)Net Profit:	26,400	26,400	52,800	30,110	30,110	60,220	35,072	35,072	70,144
Retained Income:			52,800			60,220			70,144

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	0	171,400	185,220
Capital infusion by Udoykta	49,000		
Capital infusion by investor	116,000	0	0
Sales	327,200	359,560	395,138
Total receipts	492,200	530,960	580,358
<u>Cash Outflow:</u>			
Cost of goods sold	232,000	243,600	255,780
Operating expenses	42,400	55,740	69,214
Payback to investor	46,400	46,400	46,400
Total payment	320,800	345,740	371,394
Closing Balances	171,400	185,220	208,964

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 16th Ex. SB Design Lab on March 28,
2016 at Grameen Kalyan

Thank you

Pictures

Existing Shade











NU With his Mother



Thank You