



Grameen kalyan

Proposed NU Business Name : Tushar Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Tushar Sheikh Vill : Maligram, Post: Janipur Thana : Kumarkhali, District: Kushtia
Age	:	19 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	3 (Three) Brothers & 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. Hasina Khatun</p> <p>Md. Abul Kalam</p> <p>Branch: Kumarkhali, Group #01, Centre# 42/M, Loan no. 2579/1</p> <p>Member since: 2011, First loan: Tk. 10,000, Last GB loan: 15,000, Outstanding: 9,000</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Eight

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 he has Four years cow rearing experience.
Other Own/Family Sources of Income	:	Father Income from Vegetable shop
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01742424127
National ID number	:	19975023006102613
NU Project Source/Reference	:	Gk/Kum/Md. Anwar Hossain/2525

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 10,000 (Ten thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

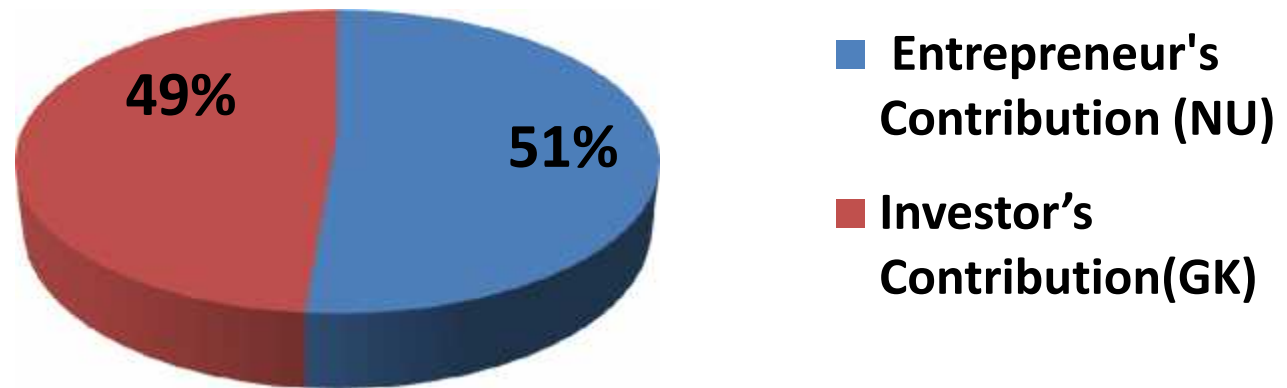
Business Name	:	Tushar Cow Fattening Farm.
Address/ Location	:	Vill : Maligram, Post: Janipur Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 2,05,500
Financing	:	Self financing: BDT: 1,05,500 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 30,000/- each; ➤ In every six months the cows will be sale 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 75,000/-; ➤ 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	Proposed Business (BDT)		Total (BDT)
	NU	Investor	
Investments in different categories:			
Cow Shade (Repair)	50,000	0	50,000
Cost of 3 cows (Tk. 30,000 per Cow)	0	90,000	90,000
Fan 01 Piece	2,500	0	2,500
Working Capital (Feeding Cost per cow 15000 per six month)	45,000	0	45,000
Water supply motor & Fittings	8,000	0	8,000
Cash in hand	0	10000	10000
Total Capital	105,500	100,000	205,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	105,500	51
Investor's Contribution(GK)	100,000	49
Total Investment	205,500	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)	225,000	225,000	450,000	247,500	247,500	495,000	272,250	272,250	544,500
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	230,400	230,400	460,800	253,170	253,170	506,340	278,204	278,204	556,407
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)]	95,400	95,400	190,800	111,420	111,420	222,840	129,366	129,366	258,732
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
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	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Non Cash Item:									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	30,100	30,100	60,200	30,855	30,855	61,710	31,663	31,663	63,326
(C-D)Net Profit:	65,300	65,300	130,600	80,565	80,565	161,130	97,703	97,703	195,407
Retained Income:	130,600			161,130			195,407		

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	-	296,100	417,230
Capital Infusion by Udyokta	105,500	-	-
Capital Infusion by Investor	100,000	-	-
Sales	460,800	506,340	556,407
Total Receipts	666,300	802,440	973,637
Cash Outflow:			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	60,200	61,710	63,326
Return to investor	40,000	40,000	40,000
Total payment	370,200	385,210	401,001
Closing Balance	296,100	417,230	572,637

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 21th Ex. SB Design Lab on May 29,
2016 at Grameen Kalyan

Thank you

Existing Shade



Proposed Shade place



NU with his father & mother



NU With his Mother



Thank You