



Grameen Kalyan

Proposed NU Business Name : Vanu Dairy Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|---|---|--|
| Name and address | : | Md. Robiul Awoal Village: Kollanpur, Post: Hasimpur Upazilla : Kumarkhali, District: Kushtia. |
| Age | : | 24 Years. |
| Marital status | : | Married |
| Children | : | 01 (One) Son |
| No. of siblings: | : | 02 (Two) Brothers & 01 (One) sister |
| 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. Vanu Khatun |
| (iii) Father's name | : | Md. Shajahan |
| (iv) GB member's info | : | Branch: Shilaidah, Group #03, Centre # 52/M, Loan no. 5521 Member since:1994, First loan: Tk. 2,000 Last GB Loan: 20,000, Outstanding: 2,000 |
| Further Information: | | |
| (v) Who pays GB loan installment | : | NU. |
| (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 | : | H.S.C |

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

| | | |
|---|---|--|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Shop operate (Near the house) |
| 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 experiences. He will also get support from her father and mother. |
| Other Own/Family Sources of Income | : | Father's income from Agricultural work. |
| Other Own/Family Sources of Liabilities | : | Nil |
| Contact number | : | 01723962600 |
| National ID number | : | 19865017194524591 |
| NU Project Source/Reference | : | Gk/Kum/Md. Rashidul Islam/2555 |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1994. At first she took GB loan BDT 2,000 (Two thousand) and used in 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 | : | Vanu Dairy Farm. |
| Address/ Location | : | Kollanpur, Hashimpur, Kumarkhali, Kushtia. |
| Total Investment in BDT | : | BDT 6,02,500 |
| Financing | : | Self financing: BDT 4,02,500 Required Investment: BDT 2,00,000 (as equity) |
| Present salary/drawings from business (estimates) | : | Nil |
| Proposed Salary | : | BDT 5,000 (Five thousand only). |
| Proposed Business Implementation Plan: | : | <ul style="list-style-type: none"> ➤ I have already had three milky cow and now I want to buy two more @ BDT. 1,00,000/- each. ➤ Per year got a calves by a milky cow. ➤ Milk production is estimated to be 10 lit./per day/cow; ➤ Feeding cost of each cow= BDT 160/day/cow; ➤ Estimated selling price of milk = BDT 35/Kg; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is in as soon as possible. |

Existing Business Info

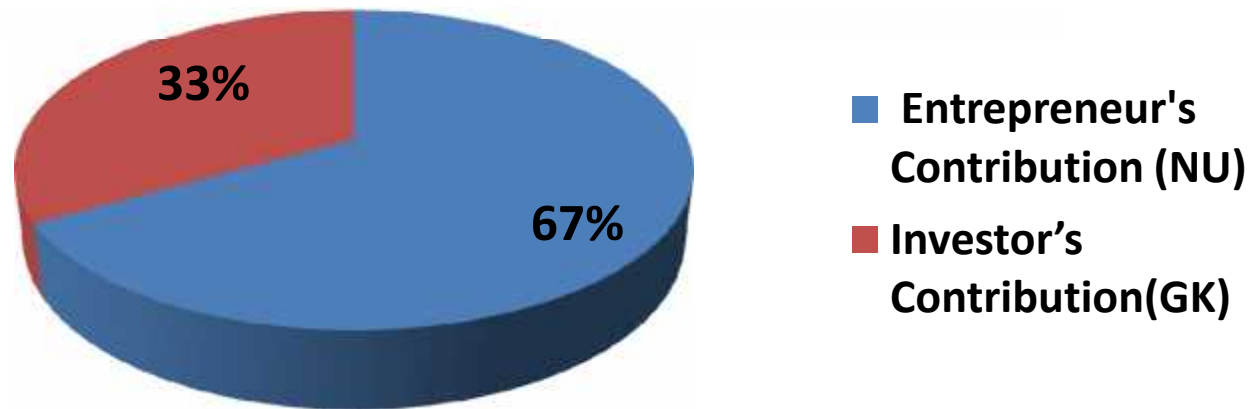
| Particulars | Year 1 (BDT) | | |
|------------------------------------|--------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Revenue: | | | |
| Milk Sales | 1,050 | 31,500 | 294,000 |
| Calves Sales | | | 90,000 |
| Cow Dung Sales | 30 | 900 | 10,800 |
| (A) Total Revenue | 1,080 | 32,400 | 394,800 |
| Less: Cost of sales | | | |
| (B) Cost of Sales (cow food) | 480 | 14,400 | 172,800 |
| Gross profit (GP) [C=(A-B)] | 600 | 18,000 | 222,000 |
| Less: Operating Costs: | | | |
| Transportation | | 500 | 6,000 |
| Doctors and Medicine | | 750 | 9,000 |
| Mobile bill | | 100 | 1,200 |
| Other Expenses | | 300 | 3,600 |
| Total Operating Cost (D) | | 1,650 | 19,800 |
| (C-D) Net Profit: | | 16,350 | 202,200 |
| Retained Income: | | 16,350 | 202,200 |

PRESENT & 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 (Repair) | 50,000 | 25,000 | - | 75,000 |
| Cost of 5 Milky cow (Price Per cow 1,00,000) | 300,000 | - | 200,000 | 500,000 |
| Fan 03 Pieces | - | 7,500 | - | 7,500 |
| Water supply motor & Fittings | - | 10,000 | - | 10,000 |
| Cash in hand | - | 10,000 | - | 10,000 |
| Total Capital | 350,000 | 52,500 | 200,000 | 602,500 |

Source of Finance

| Source | Amount in BDT | In % |
|----------------------------------|----------------|------------|
| Entrepreneur's Contribution (NU) | 402,500 | 67 |
| Investor's Contribution(GK) | 200,000 | 33 |
| Total Investment | 602,500 | 100 |



FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | | Year 3 (BDT) | | |
|-------------------------------------|--------------|---------------|----------------|--------------|---------------|----------------|--------------|---------------|----------------|
| | Daily | Monthly | Yearly | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Revenue: | | | | | | | | | |
| Milk Sales | 1,750 | 52,500 | 490,000 | 1,925 | 57,750 | 539,000 | 2,118 | 63,525 | 592,900 |
| Calves Sales | | | 150,000 | | | 80,000 | | | 80,000 |
| Cow Dung Sales | 50 | 1500 | 18,000 | 50 | 1500 | 18,000 | 50 | 1500 | 18,000 |
| (A) Total Revenue | 1,800 | 54,000 | 658,000 | 1,975 | 59,250 | 637,000 | 2,168 | 65,025 | 690,900 |
| Less: Cost of sales | | | | | | | | | |
| (B) Cost of Sales (cow food) | 800 | 24,000 | 288,000 | 840 | 25,200 | 302,400 | 441 | 26,460 | 317,520 |
| Gross profit (GP) [C=(A-B)] | 1,000 | 30,000 | 370,000 | 1,135 | 34,050 | 334,600 | 1,727 | 38,565 | 373,380 |
| Less: Operating Costs: | | | | | | | | | |
| Electricity bill | | 500 | 6,000 | | 550 | 6,600 | | 605 | 7,260 |
| Transportation | | 500 | 6,000 | | 550 | 6,600 | | 605 | 7,260 |
| Doctors and Medicine | | 1500 | 18,000 | | 2000 | 24,000 | | 2000 | 24,000 |
| Mobile bill | | 200 | 2,400 | | 220 | 2,640 | | 220 | 2,640 |
| Proposed salary-self | | 5,000 | 60,000 | | 5,000 | 60,000 | | 5,000 | 60,000 |
| Other Expenses | | 300 | 3,600 | | 330 | 3,960 | | 363 | 4,356 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 300 | 3,600 | | 300 | 3,600 | | 300 | 3,600 |
| Total Operating Cost (D) | | 8,300 | 99,600 | | 8,950 | 107,400 | | 9,093 | 109,116 |
| (C-D) Net Profit: | | 21,700 | 270,400 | | 25,100 | 227,200 | | 29,472 | 264,264 |
| Retained Income: | | | 270,400 | | | 227,200 | | | 264,264 |

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

| | Year 1 | Year 2 | Year 3 |
|------------------------------|----------------|----------------|------------------|
| Cash inflow | | | |
| Opening Balance | - | 242,900 | 692,500 |
| Capital Infusion by UDYOKTA | 52,500 | - | - |
| Capital infusion by Investor | 200,000 | - | - |
| Sales | 658,000 | 637,000 | 690,900 |
| Total Receipts | 910,500 | 879,900 | 1,383,400 |
| Cash Outflow : | | | |
| Cow Purchase | 200,000 | | |
| Cost of goods sold | 288,000 | 302,400 | 317,520 |
| Operating expenses | 99,600 | 107,400 | 109,116 |
| Payback to investor | 80,000 | 80,000 | 80,000 |
| Total payment | 667,600 | 187,400 | 189,116 |
| Closing Balances | 242,900 | 692,500 | 1,194,284 |

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Unavailability of quality food;
- Shortage of foods in rainy season

OPPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle business & Milky Cow.
- Investor's money will be payback in Three years.

THREATS

- Theft;
- Disease.

Presented at 32nd SB Ex. Design Lab on 21st August,
2016 at Grameen Kalyan

Thank you

Existing Shade













Family picture(Nu With His Father & Mother)



Nu with her Mother



Thank You