



Grameen kalyan

Proposed NU Business Name : Hasina dairy Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Sujon Vill : Hashimpur, Post: Moragacha Thana : Khoksha, District: Kushtia
Age	:	31 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	5 (Five) Brothers & 2(Two) Sisters
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. Ansar Ali Sheikh</p> <p>Branch: Khoksha, Group #09, Centre# 57/M, Loan no. 6057/2</p> <p>Member since: 2007, First loan: Tk. 5,000, Last GB loan: 20,000, Outstanding: All paid</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>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.)	:	Lungi factory 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 Ten years cow rearing experience.
Other Own/Family Sources of Income	:	Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01963701257
National ID number	:	50163477122372
NU Project Source/Reference	:	Gk/Kum/Md. Anowar Hossain/2525

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 5,000 (Five 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	:	Hasina dairy farm
Address/ Location	:	Vill: Hashimpur, Post: Moragacha Thana : Khokhsha, District: Kushtia.
Total Investment in BDT	:	BDT: 2,72,500
Financing	:	Self financing: BDT: 1,72,500 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four 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 150/day/cow; ➤ Estimated selling price of milk = BDT 32/Kg; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is in as soon as possible.

Existing business info

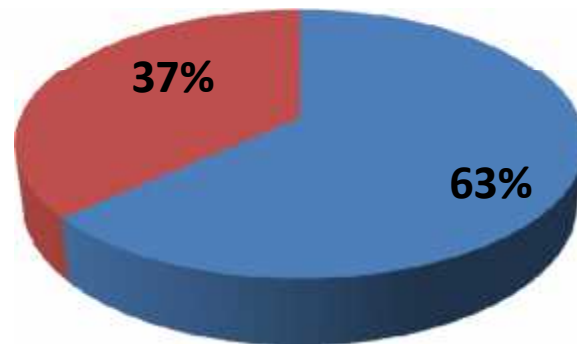
Particulars	Year 1 (BDT)		
	Daily	Monthly	Yearly
Revenue:			
Milk Sales	320	9,600	89,600
Calves Sales			40,000
Cow Dung Sales	10	300	3,600
(A) Total Revenue	330	9,900	133,200
Less: Cost of sales			
(B) Cost of Sales (cow food)	150	4,500	54,000
Gross profit (GP) [C=(A-B)]	180	5,400	79,200
<u>Less: Operating Costs:</u>			
Transportation		300	3,600
Doctors and Medicine		250	3,000
Mobile bill		100	1,200
Other Expenses		200	2,400
Total Operating Cost (D)		850	10,200
(C-D) Net Profit:		4,550	69,000
Retained Income:		4,550	69,000

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	-	50,000
Cost of 2 Milky cow (Price Per cow 1,00,000)	100,000	-	100,000	200,000
Fan 01 Piece		2,500	-	2,500
Water supply motor & Fittings	-	10,000	-	10,000
Cash in hand	-	10,000	-	10,000
Total Capital	100,000	72,500	100,000	272,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	172,500	63
Investor's Contribution(GK)	100,000	37
Total Investment	272,500	100



- Entrepreneur's Contribution (NU)
- Investor's Contribution(GK)

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	640	19,200	179,200	704	21,120	197,120	774	23,232	216,832
Calves Sales			80,000			80,000			80,000
Cow Dung Sales	20	600	7,200	20	600	7,200	20	600	7,200
(A) Total Revenue	660	19,800	266,400	724	21,720	284,320	794	23,832	304,032
Less: Cost of sales									
(B) Cost of Sales (cow food)	300	9,000	108,000	315	9,450	113,400	441	9,923	119,070
Gross profit (GP) [C=(A-B)]	360	10,800	158,400	409	12,270	170,920	353	13,910	184,962
Less: Operating Costs:									
Electricity bill		300	3,600		330	3,960		363	4,356
Transportation		500	6,000		550	6,600		605	7,260
Doctors and Medicine		500	6,000		2000	24,000		2000	24,000
Mobile bill		200	2,400		220	2,640		220	2,640
Proposed salary-self		4,000	48,000		4,000	48,000		3,000	36,000
Other Expenses		100	1,200		110	1,320		121	1,452
Non Cash Item:									
Depreciation Expenses		300	3,600		300	3,600		300	3,600
Total Operating Cost (D)		5,900	70,800		7,510	90,120		6,609	79,308
(C-D) Net Profit:		4,900	87,600		4,760	80,800		7,301	105,654
Retained Income:			87,600			80,800			105,654

Notes: 1. Agreed Grace period: Three Months.

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

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	Year 1	Year 2	Year 3
Cash inflow			
Opening Balance	-	120,100	274,300
Capital Infusion by UDYOKTA	72,500	-	-
Capital infusion by Investor	100,000	-	-
Sales	266,400	284,320	304,032
Total Receipts	438,900	404,420	578,332
Cash Outflow :			
Cow Purchase	100,000		
Cost of goods sold	108,000	113,400	119,070
Operating expenses	70,800	90,120	79,308
Payback to investor	40,000	40,000	40,000
Total payment	318,800	130,120	119,308
Closing Balances	120,100	274,300	459,024

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

Thank you

Existing Shade













NU With his Mother



Thank You