



Grameen kalyan

Proposed NU Business Name : Monaly Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sanjay Chakrobortty Vill : Osmanpur, Post: Osmanpur Thana : Khokhsha, District: Kushtia
Age	:	30 Years.
Marital status	:	Married.
Children	:	1 (One) Daughter
No. of siblings:	:	1 (One) brother & 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>Chaina Rani Chakrobortty</p> <p>Satto Ronjon Chakrobortty</p> <p>Branch: Khoksha, Group #02, Centre# 36/M, Loan no. 3789</p> <p>Member since: 2007, First loan: Tk. 4,000, Last GB loan: 6,000, Outstanding: 1000</p> <p>NU</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.)	:	Painting and art 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	:	Art work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01717406534
National ID number	:	5016357716231
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 4,000 (Four thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

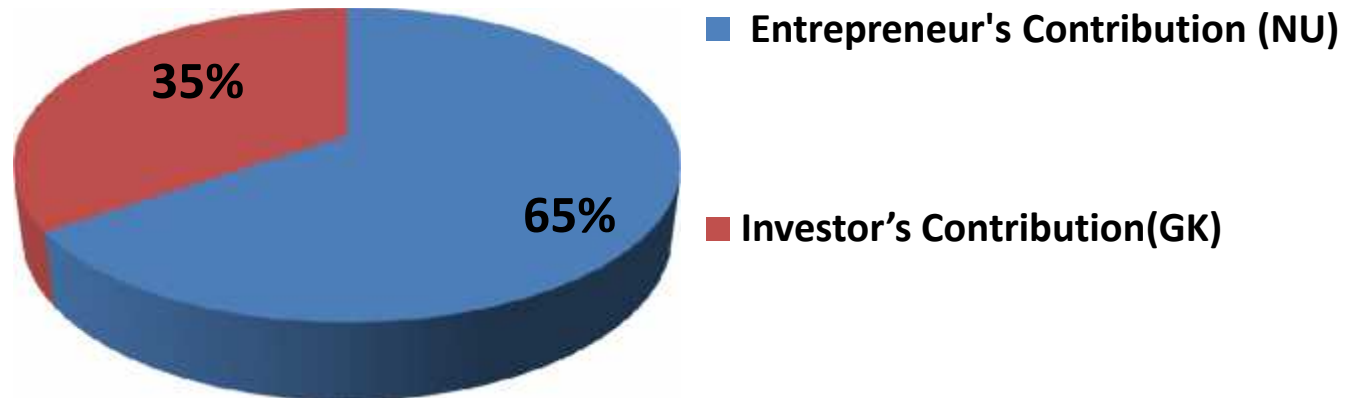
Business Name	:	Monaly Cow Fattening Farm.
Address/ Location	:	Vill: Osmanpur, Post: Osmanpur Thana : Khokhsha, District: Kushtia.
Total Investment in BDT	:	BDT: 4,33,000
Financing	:	Self financing: BDT: 2,83,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 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 18,000/-; ➤ Selling price of each cow after every cycle BDT 90,000/-; ➤ 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	
Investments in different categories:				
Cow Shade (Repair)	35,000	25,000	-	60,000
Cost of 5 cows (Tk. 50,000 per Cow)	110,000	-	150,000	260,000
Fan 02 Pieces	-	5,000	-	5,000
Working Capital (Feeding Cost)	-	90,000	-	90,000
Water supply motor & Fittings	-	8,000	-	8,000
Cash in hand	-	10,000	-	10,000
Total Capital	145,000	138,000	150,000	433,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	283,000	65
Investor's Contribution(GK)	150,000	35
Total Investment	433,000	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)	450,000	450,000	900,000	495,000	495,000	990,000	544,500	544,500	1,089,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
(A) Total Revenue	459,000	459,000	918,000	504,450	504,450	1,008,900	554,423	554,423	1,108,845
Less: Cost of sales									
Cow Cost	250,000	250,000	500,000	262,500	262,500	525,000	275,625	275,625	551,250
Cow Food	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
(B) Total Cost of Sales	340,000	340,000	680,000	357,000	357,000	714,000	374,850	374,850	749,700
Gross profit (GP) [C=(A-B)]	119,000	119,000	238,000	147,450	147,450	294,900	179,573	179,573	359,145
Less: Operating Costs:									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
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)	44,000	44,000	88,000	44,850	44,850	89,700	45,758	45,758	91,515
(C-D)Net Profit:	75,000	75,000	150,000	102,600	102,600	205,200	133,815	133,815	267,630
Retained Income:			150,000			205,200			267,630

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	-	378,000	523,200
Capital Infusion by Udyokta	138,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	918,000	1,008,900	1,108,845
Total Receipts	1,206,000	1,386,900	1,632,045
<u>Cash Outflow:</u>			
Cost of goods sold	680,000	714,000	749,700
Operating expenses	88,000	89,700	91,515
Return to investor	60,000	60,000	60,000
Total payment	828,000	863,700	901,215
Closing Balances	378,000	523,200	730,830

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 father & mother



NU With his Mother



Thank You