



Grameen kalyan

Proposed NU Business Name : Sumon Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md.Sohel Habib Vill: Charvabanipur, Post: Hashimpur Thana : Kumarkhali, District: Kushtia
Age	: 25 Years.
Marital status	: Unmarried.
No. of siblings:	: 2 (Tow) brothers and 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.	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Shahida sultana. : Md. Habibur Rahman : Branch: Kumarkhali, Group #01, Centro# 33/M, Loan no. 1488/1 Member since: 2002 , First loan: Tk. 3,000, Last GB loan: 70,000, Outstanding: 30,000. : Entrepreneur : No : Nil : Nil : Nil
Education, till to date	: Masters pass.

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 Two years cow rearing experiences.
Other Own/Family Sources of Income	:	Sweet shop
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01913319791
National ID number	:	19915017143000028
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT 3,000 (Three 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

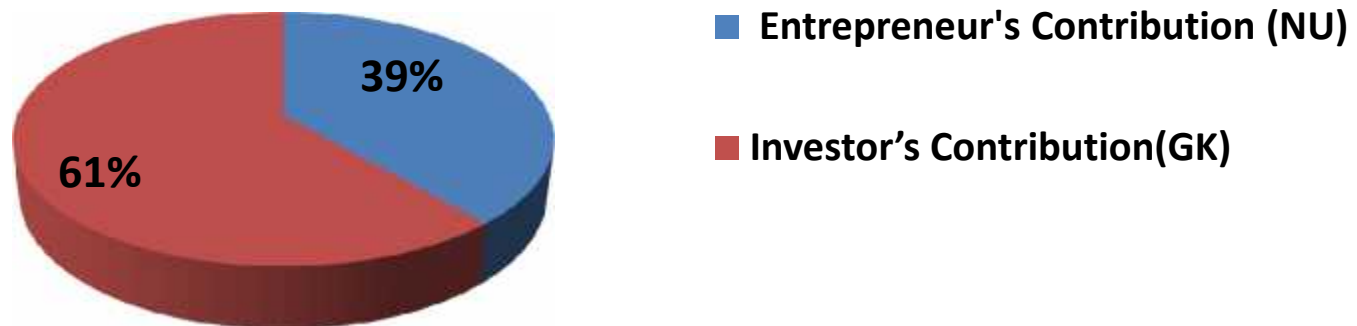
Business Name	:	Sumon Cow Fattening Farm.
Address/ Location	:	Vill: Charvabanipur , Post:Hashimpur Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	BDT: 3,13,000
Financing	:	Self financing: BDT:1,21,000 Required Investment: BDT: 1,92,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 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 85,000/-; ➤ 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 in September 2015.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business / NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	50,000	10,000	0	60,000
4 cow	0	40,000	120,000	160,000
4 cow feeding for six month			72,000	72,000
Fan		3,000	0	3,000
Water supply motor & Fittings	0	8,000	0	8,000
Cash in hand	0	10000	0	10000
Total Capital	50000	71,000	192,000	313,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	121,000	39
Investor's Contribution(GK)	192,000	61
Total Investment	313,000	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)	340,000	340,000	680,000	374,000	374,000	748,000	411,400	411,400	822,800
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	347,200	347,200	694,400	381,560	381,560	763,120	419,338	419,338	830,755
Less: Cost of sales									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
(B) Total Cost of Sales	232,000	232,000	464,000	243,600	243,600	487,200	255,780	255,780	511,560
Gross profit (GP) [C=(A-B)]	115,200	115,200	230,400	137,960	137,960	275,920	163,558	163,558	319,195
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
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)	34,900	34,900	69,800	35,595	35,595	71,190	36,340	36,340	72,680
(C-D)Net Profit:	80,300	80,300	160,600	102,365	102,365	204,730	127,218	127,218	254,437
Retained Income:			160,600			204,730			254,437

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	346,800	474,730
Capital Infusion by Udyokta	71000	0	0
Capital Infusion by Investor	192000	0	0
Sales	694,400	763,120	830,755
Total Receipts	957,400	1,109,920	1,305,485
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	69,800	71,190	72,680
Return to investor	76,800	76,800	76,800
Total payment	610,600	635,190	661,040
Closing Balances	346,800	474,730	644,445

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 7th SB Ex. Design Lab on 1st
September, 2015 at Grameen Kalyan

Thank you

Existing Shade



Existing Shade Back Side



Family Picture



Mother



Trade License

ইউ.পি. নং: ফরম
একটি ও অর্ডার নং: ১২ ১) নিম্নে প্রদত্ত

ক্রমিক নং: 331

ট্রেড লাইসেন্স

৩নং জগন্নাথপুর ইউনিয়ন পরিষদ
উপজেলা: কুমারখালী, জেলা: কুষ্টিয়া।

বহি নং: ৪ লাইসেন্স নং: ১২ তারিখ: ০২-০৬-২০১৫

দোকান/কোম্পানী/ফর্ম/স্বত্বীতার নাম: স্বয়ং প্রস্তুত পাবনা

পিতা/স্বামী/মালিকের নাম: স্বয়ং প্রস্তুত পাবনা


পূর্ণ ঠিকানা: স্বয়ং প্রস্তুত পাবনা (স্ব-প্রস্তুত পাবনা) কুমারখালী, কুষ্টিয়া

পেশা/ব্যবসা/মানব হস্ত/কৃতি: স্বয়ং প্রস্তুত পাবনা

বৈধ বা বলবৎ থাকার সময় (বৎসর): ১

লাইসেন্সের মেয়াদ: ২/৭/২০১৫ হইতে ০২/০৬/২০১৬ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (গ্রহণক): ১১৫।০ (কথায়: একাত্তর টাকা মাত্র)



নিমিত্তস্বাক্ষর
উপে সাদমা পারভীন রানা
চেয়ারম্যান
৩নং জগন্নাথপুর ইউনিয়ন পরিষদ
কুমারখালী, কুষ্টিয়া।

Thank You

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