



Grameen Kalyan

Proposed NU Business Name :Sheuli Dairy Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Eayshin Ali Village:Sontospur. post. Baniakandi Upazilla : Kumarkhali, District: Kushtia.
Age	:	18 Years.
Marital status	:	Single .
No. of siblings:	:	2 (Two) brothers and 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Sheuli Khatun Md. Iman Ali Branch: Kumarkhali, Group #04, Centre # 56/M, Loan no. 5279/1 Member since:2011, First loan: Tk. 10,000, Last GB Loan: 30,000, Outstanding: 26,700 Father. No Nil Nil Nil
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.)	:	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 experiences . He will also get support from his father and mother.
Other Own/Family Sources of Income	:	Father's income from Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01959940972
National ID number	:	19975017194100603
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit Office.

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 bought 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	:	Sheuli Dairy Farm.
Address/ Location	:	Sontospur, Baniakandi, Kumarkhali, Kushtia.
Total Investment in BDT	:	BDT 4,85,000
Financing	:	Self financing: BDT 2,85,000 Required Investment: BDT 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 3,000 (Three thousand only).
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ I have already had two milky cow and now I want to buy two more @ BDT. 1,00,000/- each. ➤ Milk production is estimated to be 10 lit./per day/cow; ➤ Feeding cost of each cow= BDT 200/day/cow; ➤ Estimated selling price of milk = BDT 36/ per Kg; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is in as soon as possible.

INFO ON EXISTING BUSINESS OPERATIONS

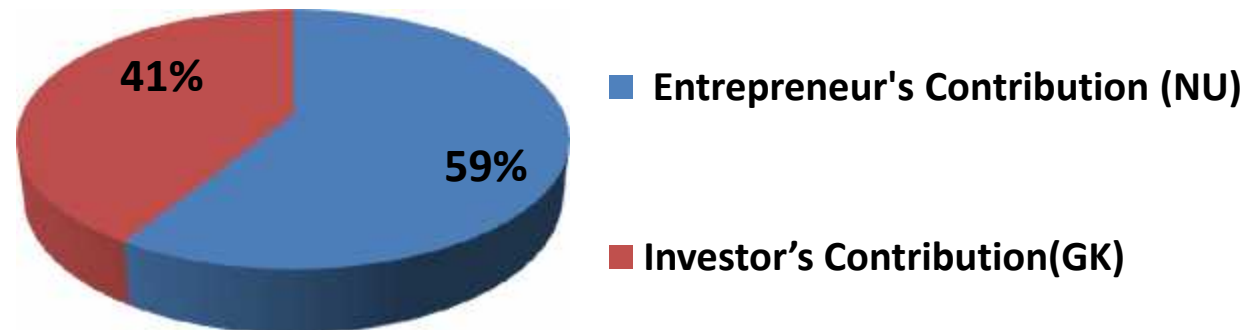
Particulars	<i>Year 1 (BDT)</i>		
	Daily	Monthly	Yearly
Revenue:			
Milk Sales	720	21,600	201,600
Calves Sales			30,000
Cow Dung Sales	20	600	7,200
(A) Total Revenue	740	22,200	238,800
Less: Cost of sales			
(B) Cost of Sales (cow food)	400	12,000	144,000
Gross profit (GP) [C=(A-B)]	340	10,200	94,800
<u>Less: Operating Costs:</u>			
Electricity bill		100	1,200
Transportation		300	3,600
Doctors and Medicine		250	3,000
Mobile bill		250	3,000
Other Expenses		200	2,400
Total Operating Cost (D)		1,100	13,200
(C-D) Net Profit:		9,100	81,600
Retained Income:		9,100	81,600

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	-	60,000	-	60,000
Cost of 4 Milky cow (Price Per cow 1,00,000)	200,000	-	200,000	400,000
Fan 02 Pcs		5,000	-	5,000
Water supply motor & Fittings	-	10,000	-	10,000
Cash in hand	-	10,000	-	10,000
Total Capital	200,000	85,000	200,000	485,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	285,000	59
Investor's Contribution(GK)	200,000	41
Total Investment	485,000	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	1,440	43,200	403,200	1,584	47,520	443,520	1,742	52,272	487,872
Calves Sales			80,000			80,000			80,000
Cow Dung Sales	40	1200	14,400	40	1200	14,400	40	1200	14,400
(A) Total Revenue	1,480	44,400	497,600	1,624	48,720	537,920	1,782	53,472	582,272
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)]	680	20,400	209,600	784	23,520	235,520	1,341	27,012	264,752
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		2000	24,000		2000	24,000		2000	24,000
Mobile bill		200	2,400		220	2,640		220	2,640
Proposed salary-self		3,000	36,000		3,000	36,000		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)		6,600	79,200		6,730	80,760		6,851	82,212
(C-D) Net Profit:		13,800	130,400		16,790	154,760		20,161	182,540
Retained Income:			130,400			154,760			182,540

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 (REC. & PAY.)

	Year 1	Year 2	Year 3
Cash inflow			
Opening Balance	-	135,400	512,560
Capital Infusion by UDYOKTA	85,000	-	-
Capital infusion by Investor	200,000	-	-
Sales	497,600	537,920	582,272
Total Receipts	782,600	673,320	1,094,832
Cash Outflow :			
Cow Purchase	200,000		
Cost of goods sold	288,000	302,400	317,520
Operating expenses	79,200	80,760	82,212
Payback to investor	80,000	80,000	80,000
Total payment	647,200	160,760	162,212
Closing Balances	135,400	512,560	932,620

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"/> Unavailability of quality food;<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 business;<input type="checkbox"/> Investor's money will be payback in four	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 10th SB Design Lab on Dec 24, 2015 at
Grameen Kalyan

Thank you

Existing Shade











Family picture(Nu With Father & Mother)



Nu With Mother



Thank You