



Grameen kalyan

Proposed NU Business Name : Fimma Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Milon Molla Vill:Sodoki Dighirpara, Post: Gopalpur Thana : Kumarkhali, District: Kushtia
Age	:	32 Years.
Marital status	:	Married.
No. of siblings:	:	2 (Two) 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Halima Khatun Md. Mojid Molla Branch: Kumarkhali, Group #08 Centro# 44/M, Loan no. 5785/1 Member since: 2010 , First loan: Tk.30,000 Last GB loan: 20,000, Outstanding: 12,960
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	:	Entrepreneur No Nil Nil Nil
Education, till to date		Signature knowledge

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 Nine years cow rearing experiences.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01925603804
National ID number	:	5017186548681
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 2010. At first she took GB loan BDT 30,000 (Thirty 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

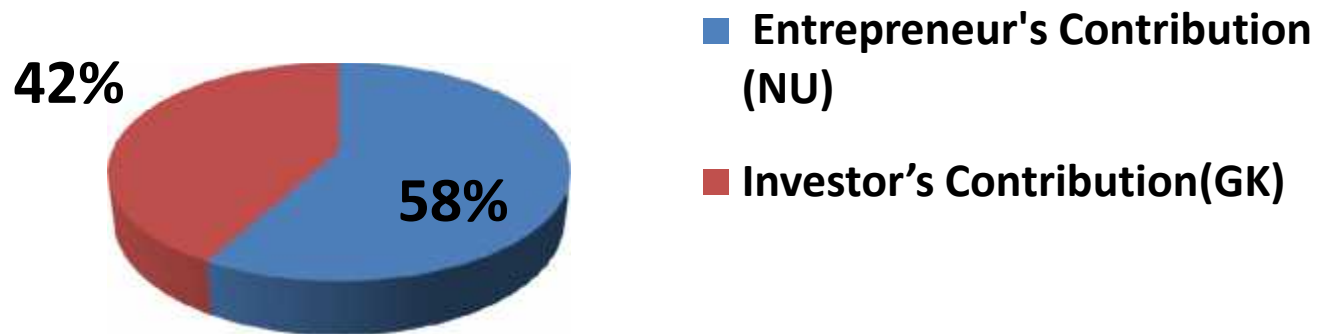
Business Name	:	Fimma Cow Fattening Farm.
Address/ Location	:	Vill:Sodoki Dighirpara, Post: Gopalpur Thana : Kumarkhali, District: Kushtia
Total Investment in BDT	:	BDT: 3,58,000
Financing	:	Self financing: BDT:2,08,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 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 100,000/-; ➤ 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 January 2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	50,000	15,000	-	65,000
Cost of 4 Cow (Per cow 50,000 Tk.)	50,000	-	150,000	200,000
Fan 01 Pcs		3,000	-	3,000
Feeding & medicine cost)		72,000		72,000
Water supply motor & Fittings	-	8,000	-	8,000
Cash in hand	-	10,000	-	10,000
Total Capital	100,000	108,000	150,000	358,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	208,000	58
Investor's Contribution(GK)	150,000	42
Total Investment	358,000	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)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	407,200	407,200	814,400	447,560	447,560	895,120	491,938	491,938	975,955
Less: Cost of sales									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
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	272,000	272,000	544,000	285,600	285,600	571,200	299,880	299,880	599,760
Gross profit (GP) [C=(A-B)]	135,200	135,200	270,400	161,960	161,960	323,920	192,058	192,058	376,195
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:	100,300	100,300	200,600	126,365	126,365	252,730	155,718	155,718	311,437
Retained Income:			200,600			252,730			311,437

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	398,600	591,330
Capital Infusion by Udyokta	108000	0	0
Capital Infusion by Investor	150000	0	0
Sales	814,400	895,120	975,955
Total Receipts	1,072,400	1,293,720	1,567,285
<u>Cash Outflow:</u>			
Cost of goods sold	544,000	571,200	599,760
Operating expenses	69,800	71,190	72,680
Return to investor	60,000	60,000	60,000
Total payment	673,800	702,390	732,440
Closing Balances	398,600	591,330	834,845

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 11th Ex. SB Design Lab on 14th January,
2016 at Grameen Kalyan.

Thank you

Pictures

Existing Shade











Family Picture (NU With his Parent)



NU With his Mother



Thank You