



Grameen kalyan

Proposed NU Business Name : Shadhin Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|---|---|--|
| Name and address | : | Md .Milon Seikh Vill : Sultanpur , Post: Koya, Thana : Kumarkhali, District: Kushtia |
| Age | : | 30 Years. |
| Marital status | : | Married. |
| No. of siblings: | : | 1 (One) brother. |
| Parent's and GB related Info | : | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Mst: Achaia khatun. |
| (iii) Father's name | : | Md. Zalal Uddin seikh. |
| (iv) GB member's info | : | Branch: Sheliadah, Group # 12, Centre # 15/M, Loan no 6708. Member since: 2005 , First loan: Tk.8,000, Last GB loan:25,000, Outstanding 20,000. |
| Further Information: | : | |
| (v) Who pays GB loan installment | : | Entrepreneur. |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | Nil |
| (viii) Any other loan like GCCN, GKF etc. | : | Nil |
| (ix) Others | : | Nil |
| 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.) | : | Agricultural |
| 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 Five years cow rearing experiences. |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | Nil |
| Contact number | : | 01758175045. |
| National ID number | : | 19855017151000040. |
| 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 2005. At first she took GB loan BDT 8,000 (Eight thousand) and used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

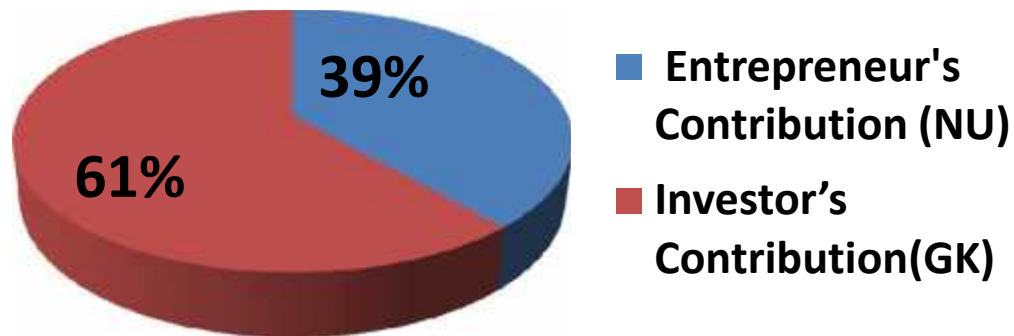
| | | |
|--|---|---|
| Business Name | : | Shadhin Cow Fattening Farm. |
| Address/ Location | : | Vill: Sultanpur, Post: Koya. Thana : Kumarkhali, District: Kushtia. |
| Total Investment in BDT | : | BDT: 2,28,000 |
| Financing | : | Self financing: BDT: 88,000 Required Investment: BDT: 1,40,000 (as equity) |
| Present salary | : | Nil |
| Proposed Salary | : | BDT 3000 (Three thousand only) |
| Proposed Business Implementation Plan: | : | <ul style="list-style-type: none"> ➤ Start with having 3 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 as soon as possible. |

PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business | Proposed Business (BDT) | | Total (BDT) |
|--|-------------------|-------------------------|----------------|----------------|
| | | NU | Investor | |
| Investments in different categories: | | | | |
| Cow Shade | | 50,000 | - | 50,000 |
| Cost of 3 cow (Tk. 40,000 per Cow) | 25,000 | - | 80,000 | 105,000 |
| Fan 01 Pcs | | 3,000 | - | 3,000 |
| Working Capital (Feeding Cost per cow 18000 per six month) | | - | 54,000 | 54,000 |
| Water supply motor & Fittings | | - | 6,000 | 6,000 |
| Cash in hand | | 10,000 | - | 10,000 |
| Total Capital | 25,000 | 63,000 | 140,000 | 228,000 |

Source of Finance

| Source | Amount in BDT | In % |
|----------------------------------|----------------|------------|
| Entrepreneur's Contribution (NU) | 88,000 | 39 |
| Investor's Contribution(GK) | 140,000 | 61 |
| Total Investment | 228,000 | 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) | 255,000 | 255,000 | 510,000 | 280,500 | 280,500 | 561,000 | 308,550 | 308,550 | 617,100 |
| Cow Dung Sales | 5,400 | 5,400 | 10,800 | 5,670 | 5,670 | 11,340 | 5,954 | 5,954 | 5,971 |
| (A) Total Revenue | 260,400 | 260,400 | 520,800 | 286,170 | 286,170 | 572,340 | 314,504 | 314,504 | 623,071 |
| Less: Cost of sales | | | | | | | | | |
| Cow Cost | 120,000 | 120,000 | 240,000 | 126,000 | 126,000 | 252,000 | 132,300 | 132,300 | 264,600 |
| Cow Food | 54,000 | 54,000 | 108,000 | 56,700 | 56,700 | 113,400 | 59,535 | 59,535 | 119,070 |
| (B) Total Cost of Sales | 174,000 | 174,000 | 348,000 | 182,700 | 182,700 | 365,400 | 191,835 | 191,835 | 383,670 |
| Gross profit (GP) [C=(A-B)] | 86,400 | 86,400 | 172,800 | 103,470 | 103,470 | 206,940 | 122,669 | 122,669 | 239,401 |
| Less: Operating Costs: | | | | | | | | | |
| Electricity bill | 1,200 | 1,200 | 2,400 | 1,260 | 1,260 | 2,520 | 1,323 | 1,323 | 2,646 |
| Transportation | 3,000 | 3,000 | 6,000 | 3,150 | 3,150 | 6,300 | 3,308 | 3,308 | 6,615 |
| Doctors and Medicine | 3,000 | 3,000 | 6,000 | 3,150 | 3,150 | 6,300 | 3,308 | 3,308 | 6,615 |
| Mobile bill | 1,200 | 1,200 | 2,400 | 1,260 | 1,260 | 2,520 | 1,323 | 1,323 | 2,646 |
| Proposed salary-self | 18,000 | 18,000 | 36,000 | 18,000 | 18,000 | 36,000 | 18,000 | 18,000 | 36,000 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | 2,000 | 2,000 | 4,000 | 2,200 | 2,200 | 4,400 | 2,420 | 2,420 | 4,840 |
| Total Operating Cost (D) | 28,400 | 28,400 | 56,800 | 29,020 | 29,020 | 58,040 | 29,681 | 29,681 | 59,362 |
| (C-D) Net Profit: | 58,000 | 58,000 | 116,000 | 74,450 | 74,450 | 148,900 | 92,988 | 92,988 | 185,975 |
| Retained Income: | | | 116,000 | | | 148,900 | | | 185,975 |

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: 6 installment including ownership transfer fee after 6 month grace period

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

| | Year 1 | Year 2 | Year 3 |
|------------------------------|----------------|----------------|----------------|
| <u>Cash inflow:</u> | | | |
| Opening Balance | 0 | 263,000 | 355,900 |
| Capital Infusion by Udyokta | 63,000 | 0 | 0 |
| Capital Infusion by Investor | 140,000 | 0 | 0 |
| Sales | 520,800 | 572,340 | 623,071 |
| Total Receipts | 723,800 | 835,340 | 978,971 |
| <u>Cash Outflow:</u> | | | |
| Cost of goods sold | 348,000 | 365,400 | 383,670 |
| Operating expenses | 56,800 | 58,040 | 59,362 |
| Return to investor | 56,000 | 56,000 | 56,000 |
| Total payment | 460,800 | 479,440 | 499,032 |
| Closing Balances | 263,000 | 355,900 | 479,939 |

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 12th Ex. SB Design Lab on 31st January,
2016 at Grameen Kalyan

Thank you

Existing Shade



Existing Shade













Existing Shade



NU With his Father & Mother



NU With his Mother



Thank You