



Grameen kalyan

Proposed NU Business Name : Marjia Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Majidur Rahman Vill : Hogla, Post: Baniakandi Thana : Kumarkhali, District: Kushtia
Age	:	28 Years.
Marital status	:	Married.
Children	:	1 (Daughter)
No. of siblings:	:	1 (One) brother and 1 (One) sister
Parent's and GB related Info	:	<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	Mst. Nurjahan
(iii) Father's name	:	Md: Golap Hossian
(iv) GB member's info	:	Branch: Kumarkhali, Group # 01, Centre# 67/M, Loan no: 7899 Member since: 2010 , First loan: Tk. 10,000, Last GB loan: 22,000, Outstanding: 5,000.
Further Information:	:	Entrepreneur
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural 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 five years cow rearing experiences.
Other Own/Family Sources of Income	:	Agricultural Work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01957262655
National ID number	:	19875017143004474
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 10,000 (Ten thousand) and used purchase cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

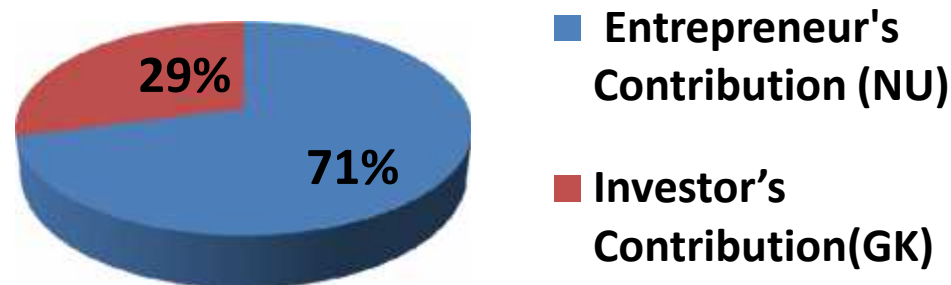
Business Name	:	Marjia Cow Fattening Farm.
Address/ Location	:	Vill: Hogla, Post: Baniakandi . Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 3,43,000
Financing	:	Self financing: BDT: 2,43,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 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 20,000-; ➤ Selling price of each cow after every cycle BDT 95,000/-; ➤ 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 (Repair)	-	50,000	-	50,000
Cost of 4 cow (Tk. 50,000 per Cow)	100,000		100,000	200,000
Fan 01 Pcs	-	3,000	-	3,000
Working Capital (Feeding & medicine cost)	-	80,000	-	80,000
Cash in hand	-	10,000	-	10,000
Total Capital	100,000	143,000	100,000	343,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	243,000	71
Investor's Contribution(GK)	100,000	29
Total Investment	343,000	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)	380,000	380,000	760,000	418,000	418,000	836,000	459,800	459,800	919,600
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	387,200	387,200	774,400	425,560	425,560	851,120	467,738	467,738	927,555
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	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
(B) Total Cost of Sales	280,000	280,000	560,000	294,000	294,000	588,000	308,700	308,700	617,400
Gross profit (GP) [C=(A-B)]	107,200	107,200	214,400	131,560	131,560	263,120	159,038	159,038	310,155
Less: Operating Costs:									
Electricity bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
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)	42,700	42,700	85,400	43,485	43,485	86,970	44,324	44,324	88,649
(C-D)Net Profit:	64,500	64,500	129,000	88,075	88,075	176,150	114,714	114,714	229,428
Retained Income:			129,000			176,150			229,428

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	-	332,000	468,150
Capital Infusion by Udyokta	143,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	774,400	851,120	927,555
Total Receipts	1,017,400	1,183,120	1,395,705
<u>Cash Outflow:</u>			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	85,400	86,970	88,649
Return to investor	40,000	40,000	40,000
Total payment	685,400	714,970	746,049
Closing Balances	332,000	468,150	649,656

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 13th Ex. SB Design Lab on 16th
February, 2016 at Grameen Kalyan

Thank you

Proposed Shade place



Existing Shade











Nu with his Father & Mother



NU With his Mother



Thank You