



Grameen kalyan

Proposed NU Business Name: **Sukhjan Cow Fattening Farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Shohel Amin Vill : Maliat ,Post: Baniakandi Thana : Kumarkhali, District: Kushtia
Age	: 28 Years.
Marital status	: Married.
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.Shukjan khatun. : Md.Sermot sheikh. : Branch: Kumarkhali, Group #02, Centro# 10/M, Loan no. 1191 Member since:1995, First loan: Tk. 3,000, Last GB loan: 38,000, Outstanding: 18,000. Entrepreneur : No : Nil : Nil : 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 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 ten years cow rearing experiences.
Other Own/Family Sources of Income	:	Brothers Income from Abroad.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01932-673895.
National ID number	:	5017186545519 .
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 1995. 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

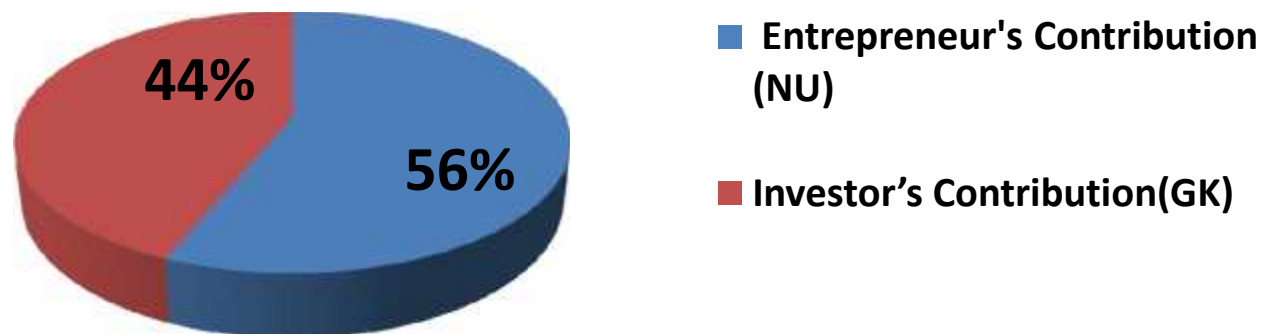
Business Name	:	Sukhjan Cow Fattening Farm.
Address/ Location	:	Vill: Maliat, Post: Baniakandi Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 3,43,000
Financing	:	Self financing: BDT: 1,93,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 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 early 2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	-	50,000	0	50,000
Cost of 5 cows (Tk. 40,000 per Cow)	60,000		120,000	180,000
Fan 02 Pcs		5,000	0	5,000
Working Capital (Feeding Cost per cow 18000 per six months)		60,000	30,000	90,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	10000	0	10000
Total Capital	60,000	133,000	150,000	343,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	193,000	56
Investor's Contribution(GK)	150,000	44
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)	425,000	425,000	850,000	467,500	467,500	935,000	514,250	514,250	1,028,500
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	9,940
(A) Total Revenue	434,000	434,000	868,000	476,950	476,950	953,900	524,173	524,173	1,038,440
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	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
(B) Total Cost of Sales	290,000	290,000	580,000	304,500	304,500	609,000	319,725	319,725	639,450
Gross profit (GP) [C=(A-B)]	144,000	144,000	288,000	172,450	172,450	344,900	204,448	204,448	398,990
Less: Operating Costs:									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
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)	37,700	37,700	75,400	38,535	38,535	77,070	39,427	39,427	78,854
(C-D)Net Profit:	106,300	106,300	212,600	133,915	133,915	267,830	165,021	165,021	330,042
Retained Income:			212,600			267,830			330,042

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
Cash inflow			
Opening Balance	0	435,600	643,430
Capital Infusion by Udyokta	133000	0	0
Capital Infusion by Investor	150000	0	0
Sales	868,000	953,900	1,038,440
Total Receipts	1,151,000	1,389,500	1,681,870
Cash Outflow:			
Cost of goods sold	580,000	609,000	639,450
Operating expenses	75,400	77,070	78,854
Return to investor	60,000	60,000	60,000
Total payment	715,400	746,070	778,304
Closing Balances	435,600	643,430	903,566

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 15th Ex. SB Design Lab on March 13,
2016 at Grameen Kalyan

Thank you

Existing Shade















NU With his Mother



Thank You