



Grameen kalyan

Proposed NU Business Name : Shokela Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Anichul Islam Vill : Keshabpur ,Post: Joduboyra. Thana : Kumarkhali, District: Kushtia
Age	:	20 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	3 (Three) brother's.
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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Shokela Khatun</p> <p>Md. Babul Sheikh</p> <p>Branch: Panti, Group #03, Centre# 46/M, Loan no. 3845/1</p> <p>Member since: 2004 , First loan: Tk. 3,000, Last GB loan: 50,000, Outstanding: 25,000.</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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 Twelve (12) years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01923588428
National ID number	:	1996501734010627
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 2004. At first she took GB loan BDT 3,000 (Three thousand) and purchased goat. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

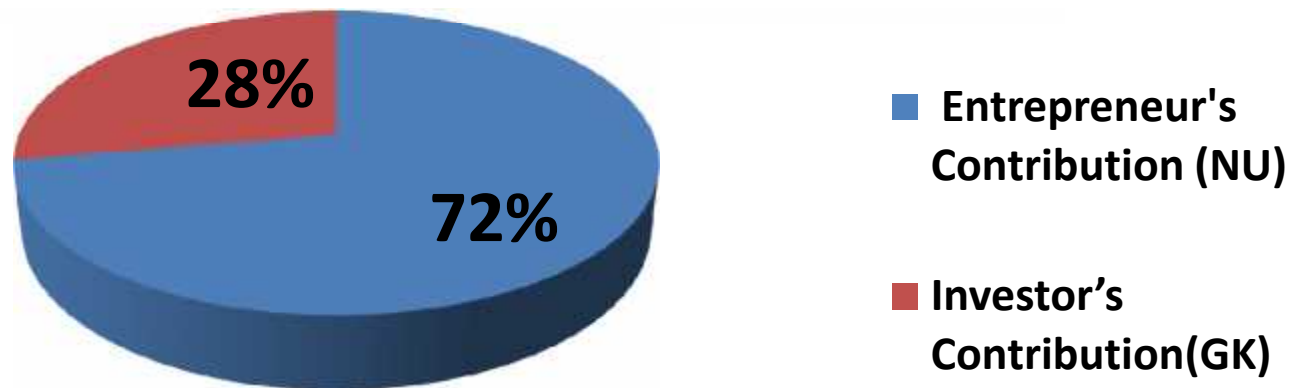
Business Name	:	Shokela Cow Fattening Farm.
Address/ Location	:	Vill: Kashabpur, Post: Joduboyra Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 2,27,000
Financing	:	Self financing: BDT: 1,27,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand taka 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 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 as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	60,000	10,000	0	70,000
Cost of 4 cows (Tk. 50,000 per Cow)	100,000	0	100,000	200,000
Fan 01 Piece		2,000	0	2,000
Working Capital (Feeding Cost per cow 20000 per six month)		80,000		80,000
Cash in hand	-	10000	0	10000
Total Capital	160,000	102,000	100,000	362,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	262,000	72
Investor's Contribution(GK)	100,000	28
Total Investment	362,000	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	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)]	127,200	127,200	254,400	153,560	153,560	307,120	183,238	183,238	358,555
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
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	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)	35,800	35,800	71,600	36,540	36,540	73,080	37,332	37,332	74,664
(C-D)Net Profit:	91,400	91,400	182,800	117,020	117,020	234,040	145,906	145,906	291,812
Retained Income:			182,800			234,040			291,812

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	344,800	538,840
Capital Infusion by Udyokta	102,000	0	0
Capital Infusion by Investor	100,000	0	0
Sales	814,400	895,120	975,955
Total Receipts	1,016,400	1,239,920	1,514,795
Cash Outflow:			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	71,600	73,080	74,664
Return to investor	40,000	40,000	40,000
Total payment	671,600	701,080	732,064
Closing Balance	344,800	538,840	782,731

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 17th Ex. SB Design Lab on April 20,
2016 at Grameen Kalyan

Thank you

Existing Shade













Family Picture (Nu With his Father & Mother)



NU With his Mother



Thank You