



Grameen kalyan

Proposed NU Business Name : Maya Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md . Hasen ali Vill : Majgram ,Post: Shelaidah Thana : Kumarkhali, District: Kushtia
Age	:	32 Years.
Marital status	:	Married.
Children	:	02 Daughter's
No. of siblings:	:	3 (Three) Brother's & 2(Two) Sister'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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Hasina Khatun Md. Samsuddin Poramanik. Branch: Shilaidah, Group #15, Centre# 42/M, Loan no. 4809 Member since: 2007, First loan: Tk. 5,000, Last GB loan: 20,000, Outstanding: 15,000. Father 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.)	:	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 experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01756119737.
National ID number	:	5017194518921.
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 2007. At first she took GB loan BDT 5,000 (Five thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

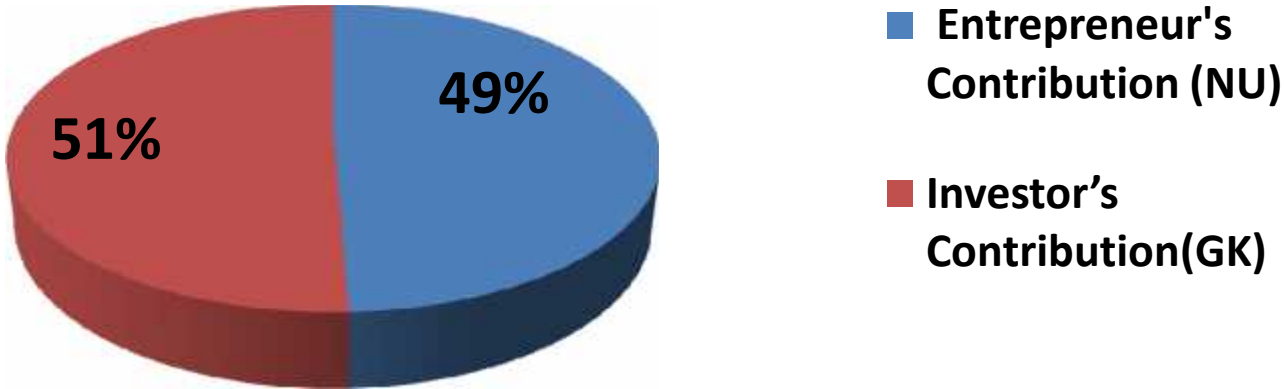
Business Name	:	Maya Cow Fattening Farm.
Address/ Location	:	Vill: Majgram, Post: Shelaidah Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 1,97,500
Financing	:	Self financing: BDT: 97,500 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 30,000/- each; ➤ In every six months the cows will be sale and new cow will purchase; i.e. each cycle of cow fattening will be for six months; ➤ Feeding cost of each cow/cycle = BDT 15,000-; ➤ Selling price of each cow after every cycle BDT 70,000/-; ➤ 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	Proposed Business (BDT)		Total (BDT)
	NU	Investor	
Investments in different categories:			
Cow Shade (Repair)	50,000	-	50,000
Cost of 3 cows (Tk. 30,000 per Cow)	-	90,000	90,000
Fan 01 Piece	2,500	-	2,500
Working Capital (Feeding Cost per cow 15000 per six month)	45,000	-	45,000
Cash in hand	-	10,000	10,000
Total Capital	97,500	100,000	197,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	97,500	49
Investor's Contribution(GK)	100,000	51
Total Investment	197,500	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)	210,000	210,000	420,000	231,000	231,000	462,000	254,100	254,100	508,200
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	215,400	215,400	430,800	236,670	236,670	473,340	260,054	260,054	520,107
Less: Cost of sales									
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
(B) Total Cost of Sales	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
Gross profit (GP) [C=(A-B)]	80,400	80,400	160,800	94,920	94,920	189,840	111,216	111,216	222,432
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	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
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	1,500	1,500	3,000	1,650	1,650	3,300	1,815	1,815	3,630
Total Operating Cost (D)	27,300	27,300	54,600	27,840	27,840	55,680	28,415	28,415	56,829
(C-D)Net Profit:	53,100	53,100	106,200	67,080	67,080	134,160	82,802	82,802	165,603
Retained Income:			106,200			134,160			165,603

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	-	263,700	357,860
Capital Infusion by Udyokta	97,500	-	-
Capital Infusion by Investor	100,000	-	-
Sales	430,800	473,340	520,107
Total Receipts	628,300	737,040	877,967
<u>Cash Outflow:</u>			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	54,600	55,680	56,829
Return to investor	40,000	40,000	40,000
Total payment	364,600	379,180	394,504
Closing Balance	263,700	357,860	483,463

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- Ownership in his own name.

WEAKNESS

- Shortage of foods in rainy season.

OPPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle fattening;
- Investor's money will be payback in three years.

THREATS

- Theft;
- Disease.

Presented at 19th Ex. SB Design Lab on May 18,
2016 at Grameen Kalyan

Thank you

Existing Shade









NU With his Mother



Thank You