



Grameen kalyan

Proposed NU Business Name : Shamsunnahar Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Mahmuda Akter Munni Vill: Baradi, Post: Koya Thana : Kumarkhali, District: Kushtia
Age	:	20 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	2 (Two) Brothers & 1 (One) Sister
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. Shamsunnahar</p> <p>Md. Mosharaf Hossain</p> <p>Branch: Shelaidah, Group #09, Centre# 34/M, Loan no. 3858</p> <p>Member since: 2012 , First loan: Tk. 10,000, Last GB loan: 30,000, Outstanding: 4,000,</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 she has two years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from driver
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01721311031
National ID number	:	19965017151021632
NU Project Source/Reference	:	Gk/Kum/Md. Anowar Hossain/2525

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 10,000 (Ten thousand) and Purchase a goat. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

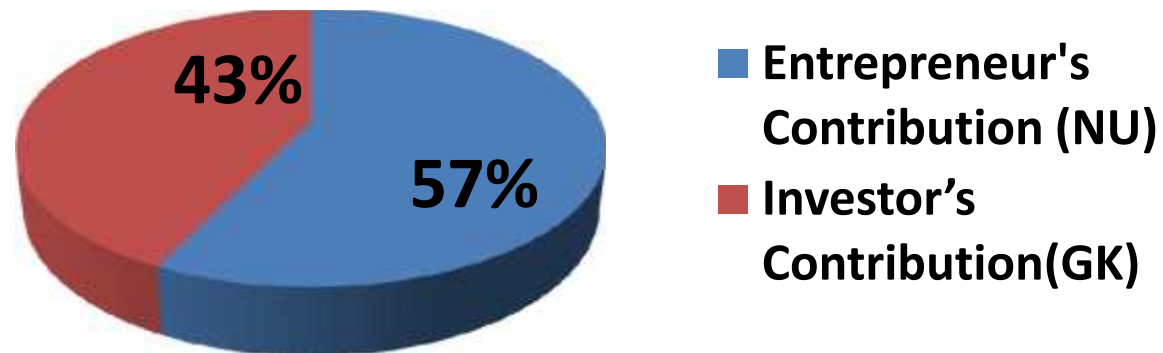
Business Name	:	Shamsunnahar Cow Fattening Farm
Address/ Location	:	Vill: Baradi, Post: Koya Thana : kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 2,34,000
Financing	:	Self financing: BDT: 1,34,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 40,000/- 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 18,000/-; ➤ Selling price of each cow after every cycle BDT 80,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-; ➤ Payback period to the investor is 3 years;

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	-	40,000	-	40,000
Cost of 3 cows (Tk. 40,000 per Cow)	40,000	-	80,000	120,000
Fan 01 Piece	-	-	3,000	3,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	54,000	-	54,000
Water supply motor & Fittings	-	-	7,000	7,000
Cash in hand	-	-	10,000	10,000
Total Capital	40,000	94,000	100,000	234,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	134,000	57
Investor's Contribution(GK)	100,000	43
Total Investment	234,000	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)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	245,400	245,400	490,800	269,670	269,670	539,340	296,354	296,354	592,707
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)]	71,400	71,400	142,800	86,970	86,970	173,940	104,519	104,519	209,037
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	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	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Total Operating Cost (D)	34,100	34,100	68,200	34,705	34,705	69,410	35,350	35,350	70,701
(C-D)Net Profit:	37,300	37,300	74,600	52,265	52,265	104,530	69,168	69,168	138,337
Retained Income:			74,600			104,530			138,337

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	-	228,600	293,130
Capital Infusion by Udyokta	94,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	490,800	539,340	592,707
Total Receipts	684,800	767,940	885,837
<u>Cash Outflow:</u>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	68,200	69,410	70,701
Return to investor	40,000	40,000	40,000
Total payment	456,200	474,810	494,371
Closing Balance	228,600	293,130	391,467

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 28th Ex. SB Design Lab on 27th July ,
2016 at Grameen Kalyan

Thank you

Existing Shade













NU With her Mother



Thank You