



Grameen kalyan

Proposed NU Business Name : Humaya Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Sujon Sardar Vill : Kollanpur, Post: Hasimpur Thana : Kumarkhali, District: Kushtia
Age	:	25 Years.
Marital status	:	Married.
Children	:	02 (Two) Daughters
No. of siblings:	:	01 (One) Brother 01 (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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Kohinur Md. Hanif Sardar Branch: Shilaidah, Group #03, Centre# 42/M, Loan no. 3982/1 Member since: 2005, First loan: Tk. 5,000, Last GB loan: 24,000, Outstanding: 14,000. NU 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.)	:	Wood work in home & cow fattening.
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 Seven years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from agricultural work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01910932141
National ID number	:	5017194523623
NU Project Source/Reference	:	GK/Kum/Md. Rashidul Islam/2555

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 5,000 (Five 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

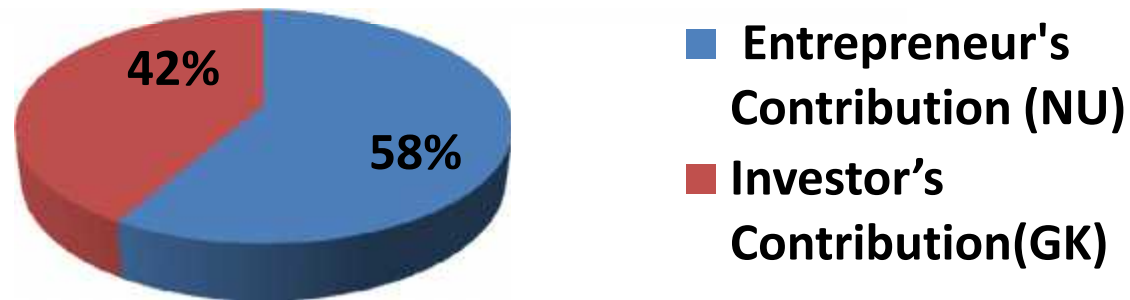
Business Name	:	Humaya Cow Fattening Farm
Address/ Location	:	Vill: Majgram, Post: Hashimpur Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 2,40,000
Financing	:	Self financing: BDT: 1,40,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 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 65,000/-; ➤ 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)	-	40,000	0	40,000
Cost of 4 cows (Tk. 30,000 per Cow)	30,000	0	90,000	120,000
Fan 01 Piece	-	3,000	0	3,000
Working Capital (Feeding Cost per cow 15000 per six month)	-	60,000	0	60,000
Water supply motor & Fittings	-	7,000	0	7,000
Cash in hand	-	0	10000	10000
Total Capital	30,000	110,000	100,000	240,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	140,000	58
Investor's Contribution(GK)	100,000	42
Total Investment	240,000	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)	260,000	260,000	520,000	286,000	286,000	572,000	314,600	314,600	629,200
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	267,200	267,200	534,400	293,560	293,560	587,120	322,538	322,538	645,076
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	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	180,000	180,000	360,000	189,000	189,000	378,000	198,450	198,450	396,900
Gross profit (GP) [C=(A-B)]	87,200	87,200	174,400	104,560	104,560	209,120	124,088	124,088	248,176
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	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
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	1,000	1,000	2,000	1,100	1,100	2,200	1,210	1,210	2,420
Total Operating Cost (D)	30,100	30,100	60,200	30,755	30,755	61,510	31,448	31,448	62,896
(C-D) Net Profit:	57,100	57,100	114,200	73,805	73,805	147,610	92,640	92,640	185,281
Retained Income:			114,200			147,610			185,281

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	-	284,200	391,810
Capital Infusion by Udyokta	110,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	534,400	587,120	645,076
Total Receipts	744,400	871,320	1,036,886
<u>Cash Outflow:</u>			
Cost of goods sold	360,000	378,000	396,900
Operating expenses	60,200	61,510	62,896
Return to investor	40,000	40,000	40,000
Total payment	460,200	479,510	499,796
Closing Balance	284,200	391,810	537,091

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

Thank you

Existing Shade













NU With his Mother



Thank You