



Grameen kalyan

Proposed NU Business Name : Vanu cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Anita Khatun Vill: Dhohokula, Post: Dhohokula. Thana: Kushtia, District: Kushtia
Age	:	18 Years.
Marital status	:	Single.
Children	:	Nil
No. of siblings:	:	2 (Two) brothers & 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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Hazera Khatun</p> <p>Md. Shaheb Ali.</p> <p>Branch: Alampur, Group # 09, Centre # 45/M, Loan no: 5915/1</p> <p>Member since: 2007 , First loan: Tk. 10,000, Last GB loan: 12,000, Outstanding: 10596.</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 Agriculture business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01752777708.
National ID number	:	19985017918056723.
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Sayeem Uddin(2346).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 12,000 (Twelve 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

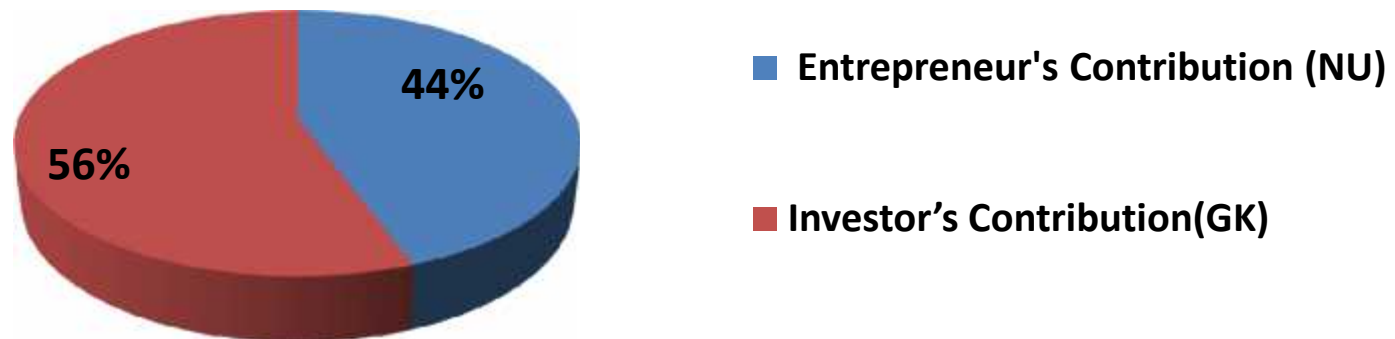
Business Name	:	Vanu Cow Fattening Farm.
Address/ Location	:	Vill : Dhohokula, Post: Dhohokula Thana : Kushtia, District: Kushtia
Total Investment in BDT	:	BDT: 1,44,000/-
Financing	:	Self financing: BDT: 64,000/- Required Investment: BDT: 80,000/-
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 2 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 80,000/-; ➤ 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)	3,000	25,000	0	28,000
Cost of 2 cow (Tk. 40,000 per Cow)	-	0	80,000	80,000
Fan 01 Pcs	-	0	0	0
Working Capital (Feeding & medicine Cost)	-	36,000	0	36,000
Total Capital	3,000	61,000	80,000	144,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	64,000	44
Investor's Contribution(GK)	80,000	56
Total Investment	144,000	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)	160,000	160,000	320,000	176,000	176,000	352,000	193,600	193,600	387,200
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
(A) Total Revenue	163,600	163,600	327,200	179,780	179,780	359,560	197,569	197,569	395,138
Less: Cost of sales									
Cow Cost	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
Cow Food	36,000	36,000	72,000	37,800	37,800	75,600	39,690	39,690	79,380
(B) Total Cost of Sales	116,000	116,000	232,000	121,800	121,800	243,600	127,890	127,890	255,780
Gross profit (GP) [C=(A-B)]	47,600	47,600	95,200	57,980	57,980	115,960	69,679	69,679	139,358
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	2,000	2,000	4,000	2,100	2,100	4,200	2,205	2,205	4,410
Doctors and Medicine	2,000	2,000	4,000	2,100	2,100	4,200	2,205	2,205	4,410
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	12,000	12,000	24,000	12,000	12,000	24,000	12,000	12,000	24,000
Non Cash Item:									
Depreciation Expenses	2,700	2,700	5,400	2,970	2,970	5,940	3,267	3,267	6,534
Total Operating Cost (D)	20,500	20,500	41,000	21,060	21,060	42,120	21,662	21,662	43,323
(C-D)Net Profit:	27,100	27,100	54,200	36,920	36,920	73,840	48,018	48,018	96,035
Retained Income:	54,200			73,840			96,035		

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	-	163,200	205,040
Capital Infusion by Udyokta	61,000	-	-
Capital Infusion by Investor	80,000	-	-
Sales	327,200	359,560	395,138
Total Receipts	468,200	522,760	600,178
<u>Cash Outflow:</u>			
Cost of goods sold	232,000	243,600	255,780
Operating expenses	41,000	42,120	43,323
Return to investor	32,000	32,000	32,000
Total payment	305,000	317,720	331,103
Closing Balances	163,200	205,040	269,075

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 31st Ex. SB Design Lab on 17th August,
2016 at Grameen Kalyan.

Thank you

Existing Shade





NU With her Mother



Thank You