



Grameen kalyan

Proposed NU Business Name : Juthi cow farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Khaleda Akter Kalpana Vill: Dhohokula, Post: Dhohokula. Thana: Kushtia, District: Kushtia
Age	:	29 Years.
Marital status	:	Married.
Children	:	4(Four) daughters
No. of siblings:	:	4 (four) brothers & 4(four) 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. Romela Banu.</p> <p>Md.Akmol Sheikh</p> <p>Branch: Alampur, Group # 05, Centre # 09/M, Loan no: 2018/1</p> <p>Member since: 2012 , First loan: Tk. 20,000, Last GB loan: 27,000, Outstanding:17430.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	Housewife
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 fourteen years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agriculture business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01747789093.
National ID number	:	5017918390468.
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 2012. At first she took GB loan BDT 20,000 (Twenty 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

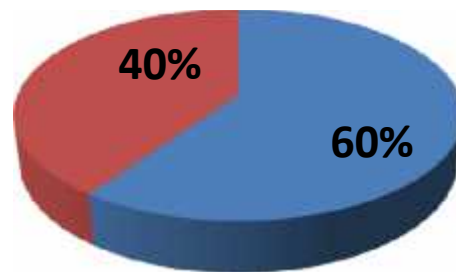
Business Name	:	Juthi cow farm
Address/ Location	:	Vill : Dhohokula, Post: Dhohokula Thana : Kushtia, District: Kushtia
Total Investment in BDT	:	BDT: 2,48,000/-
Financing	:	Self financing: BDT: 1,48,000/- Required Investment: BDT: 100,000/-
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 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 90,000/-; ➤ 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)	7,000	25,000	0	32,000
Cost of 3 cow (Tk. 50,000 per Cow)	50,000	0	100,000	150,000
Fan 01 Pcs	-	2,000	0	2,000
Working Capital (Feeding cost)	-	54,000	0	54,000
Medicine		3,000		3,000
Water supply motor & Fittings	-	7,000	0	7,000
Total Capital	57,000	91,000	100,000	248,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	148,000	60
Investor's Contribution(GK)	100,000	40
Total Investment	248,000	100



■ Entrepreneur's Contribution (NU)

■ Investor's Contribution(GK)

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)	270,000	270,000	540,000	297,000	297,000	594,000	326,700	326,700	653,400
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	275,400	275,400	550,800	302,670	302,670	605,340	332,654	332,654	665,307
Less: Cost of sales									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
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	210,000	210,000	420,000	220,500	220,500	441,000	231,525	231,525	463,050
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	82,170	82,170	164,340	101,129	101,129	202,257
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	12,000	12,000	24,000	12,600	12,600	25,200	13,230	13,230	26,460
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	2,700	2,700	5,400	2,970	2,970	5,940	3,267	3,267	6,534
Total Operating Cost (D)	37,500	37,500	75,000	38,610	38,610	77,220	39,789	39,789	79,578
(C-D)Net Profit:	27,900	27,900	55,800	43,560	43,560	87,120	61,340	61,340	122,679
Retained Income:	55,800			87,120			122,679		

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
<u>Cash inflow:</u>			
Opening Balance	-	206,800	253,920
Capital Infusion by Udyokta	91,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	550,800	605,340	665,307
Total Receipts	741,800	812,140	919,227
<u>Cash Outflow:</u>			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	75,000	77,220	79,578
Return to investor	40,000	40,000	40,000
Total payment	535,000	558,220	582,628
Closing Balances	206,800	253,920	336,599

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











Thank You