



Grameen Kalyan

Proposed NU Business Name : Pannu Cow Fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Pannu Malitha
Age	: 32 years
Marital status	: Married
No. of siblings:	: 2 (Two) Brothers and 2 (Two) Sisters
Parent's and GB related Info	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Most. Rina Khatun
(iii) Father's name	: Md. Choyin Uddin
(iv) GB member's info	: Branch: Alampur; Group # 05, Centre: 48/M, Loan No : 4553
Further Information:	Member Since: 2000 , First Loan : Tk. 6,000
(v) Who pays GB loan installment	: Existing Loan : 50,000, Outstanding : 5000
(vi) Mobile lady	: Father
(vii) Grameen Education Loan	: No
(viii) Any other loan like GCCN, GKF etc.	: Nil
(ix) Others	: Nil
Education, till to date	: H.S.C

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Fattening Business
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 has 9 cows rearing experiences. He will so get support from his father.
Other Own/Family Sources of Income	:	His Father is a Farmer.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01735600879
National ID number	:	Nil
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 6,000 (Six Thousand) and bought 01 (One) cow. Gradually several times she took GB loan and utilized in cow fattening business and in agricultural work.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

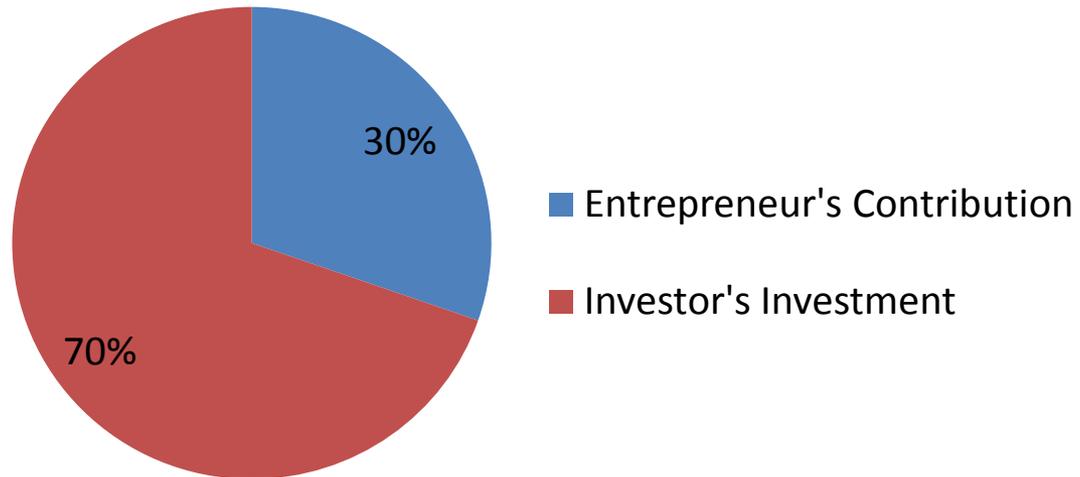
Business Name	:	Pannu Cow fattening Farm
Address/ Location	:	Belghoria, Soshtipur, Kushtia Sadar, Kushtia.
Total Investment in BDT	:	BDT 2,87,000/-
Financing	:	Self Financing : BDT 87,000/- Required Investment BDT 2,00,000/-
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 3,000/-
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 50,000/- each; ➤ In every six months the 3 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months; ➤ Feeding cost of each cow/cycle = BDT 15,000/-; ➤ 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 Early, 2015.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total (BDT) (1+2)
Cow Shade (Ready)	70,000		70,000
Feeding Appliance		-	-
Cost of 3 cow (Tk. 50,000 per Cow)		150,000	150,000
Fan		3,000	3,000
Water Supply Motor		10,000	10,000
Feeding Cost per cow 15000 per six month and medicine		45,000	45,000
Working Capital		9,000	9,000
Total Capital	70,000	217,000	287,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	87,000	30
Investor's Investment	200,000	70
Total Investment	287,000	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)	270,000	270,000	540,000	297,000	297,000	567,000	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	289,170	289,170	578,340	303,629	303,629	607,257
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	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
(B) Total Cost of Sales	195,000	195,000	390,000	204,750	204,750	409,500	214,988	214,988	429,975
Gross profit (GP) [C=(A-B)]	80,400	80,400	160,800	84,420	84,420	168,840	88,641	88,641	177,282
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
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	24,000	24,000	48,000
Other Expenses	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Non Cash Item:			-	-	-	-	-	-	-
Depreciation Expenses	8,000	8,000	16,000	8,000	8,000	16,000	8,000	8,000	16,000
Total Operating Cost (D)	35,400	35,400	70,800	37,170	37,170	74,340	39,029	39,029	78,057
(C-D)Net Profit:	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
Retained Income:			90,000			94,500			99,225

Notes: 1. Agreed Grace period: 06 (Six) Months.

2. Investment Payback schedule: 06(Six) installment including ownership transfer fee after six months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	0	Year 1	Year 2	Year 3
<u>Cash inflow:</u>				
Opening Balance	0	55,000	75,000	84,500
Capital Infusion by UDYOKTA	87,000	0		
Capital Infusion by Investor	200,000	0		
Sales	0	550,800	578,340	607,257
Total Receipts	287,000	605,800	653,340	691,757
<u>Cash Outflow:</u>				
Cost of goods sold	150,000	390,000	409,500	429,975
Operating expenses	2,000	70,800	74,340	78,057
Fixed Asset	80,000	0		
Payback to investor		70,000	85,000	85,000
Total payment	232,000	530,800	568,840	593,032
Closing Balances	55,000	75,000	84,500	98,725

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Unavailability of quality food;
- 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 Executive SB Design Lab on February
28, 2014 at Yunus Centre

Thank you

Pictures

My mother and me



Trade License

হুজুর্নামা পরিষদের ৭নং ফর্ম
ক্রমিক নং - 753

৫ নং আলামপুর ইউনিয়ন পরিষদ
উপজেলা- কুষ্টিয়া (সদর) ও জেলা- কুষ্টিয়া।

তারিখ - ০৬
২০১৬/২০১৭
০২/০২/২০১৭

স্বাক্ষর / সীল / মোহর / ছবি / ছবিতে নাম শাহ আলী হোসেন মামুন
পিতা / স্বামী / মালিকের নাম শ্রী: শ্রী: শাহ আলী হোসেন মামুন
পেশা বেসমসিঁদা কৃষিকর্ম
পেশা, ব্যবসা ও মালিকানা স্থান শাহ আলী হোসেন মামুন
ঠিকানা বকুল বাগার সড় (সদর) কুষ্টিয়া
হুজুর্নামা নম্বর ২০১৬/১০১/৩১৮ তারিখ ০২/০২/২০১৭ পর্যন্ত।

৫ নং আলামপুর ইউনিয়ন পরিষদ।
উপজেলা- কুষ্টিয়া (সদর) ও জেলা- কুষ্টিয়া।



Thank You