



Grameen kalyan

Proposed NU Business Name : Padma Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Masud Rana Vill: Hashimpur , Post: Hashimpur Upazilla : Kumarkhali, District: Kushtia
Age	: 27 Years.
Marital status	: Married.
No. of siblings:	: 1(One) brother and 3 (Three) 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Sahana Khatun : Md. Badruddin Seikh : Branch: Kumarkhali, Group #06, Centre # 33/M, Loan no. 4387 Member since: 2005 , First loan: Tk. 5000, Last GB loan: 40,000, Outstanding: 18,000. : Father. : Nil : Nil : Nil : Nil
Education, till to date	: Class Ten.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Made Ghee & Fish Farm.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has training on cattle rearing from youth development, department kushtia.
Other Own/Family Sources of Income	:	His income from fish farm & father's income from agricultural work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01728770374
National ID number	:	5017143530600
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

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 invest on an agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

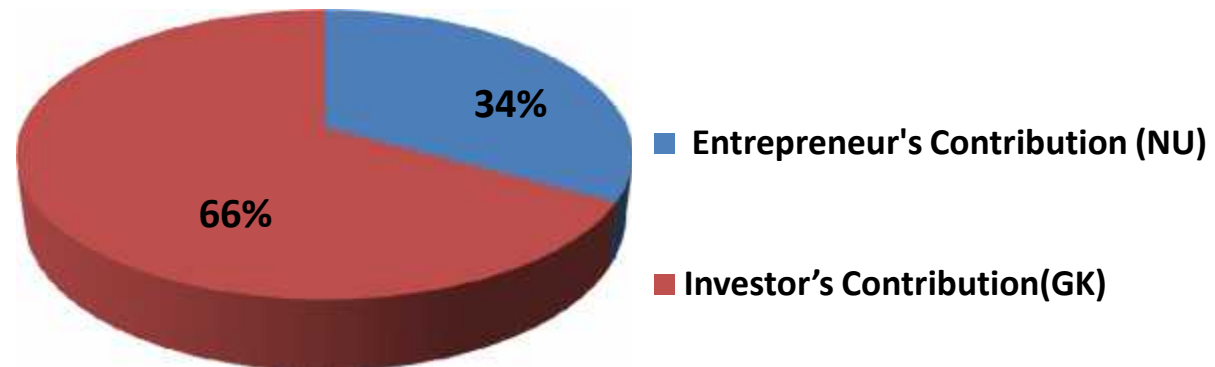
Business Name	:	Padma Cow Fattening Farm.
Address/ Location	:	Vill: Hashimpur , Post: Hashimpur Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	BDT: 2,92,000
Financing	:	Self financing: BDT: 100,000 Required Investment: BDT:1,92,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3,000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 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 in August,2015.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business / NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade		65,000	0	65,000
Cow	20,000		120,000	140,000
Fan		3,000	0	3,000
Cow feeding for six month		0	72,000	72,000
Water supply motor & Fittings		7,000	0	7,000
Cash in hand		5000	0	5,000
Total Capital	20000	80,000	192,000	292,000

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	100,000	34
Investor's Contribution(GK)	192,000	66
Total Investment	292,000	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)	320,000	320,000	640,000	352,000	352,000	704,000	387,200	387,200	774,400
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	327,200	327,200	654,400	359,560	359,560	719,120	395,138	395,138	790,276
Less: Cost of sales									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
(B) Total Cost of Sales	232,000	232,000	464,000	243,600	243,600	487,200	255,780	255,780	511,560
Gross profit (GP) [C=(A-B)]	95,200	95,200	190,400	115,960	115,960	231,920	139,358	139,358	278,716
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	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	24,000	24,000	48,000
Non Cash Item:									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	28,900	28,900	57,800	29,595	29,595	59,190	36,340	36,340	72,680
(C-D)Net Profit:	66,300	66,300	132,600	86,365	86,365	172,730	103,018	103,018	206,037
Retained Income:			132,600			172,730			206,037

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	0	334,600	437,330
Capital Infusion by Udyokta	80000	0	0
Capital Infusion by Investor	192000	0	0
Sales	654,400	719,120	790,276
Total Receipts	926,400	1,053,720	1,227,606
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	57,800	59,190	72,680
Return to investor	70,000	70,000	90,400
Total payment	591,800	616,390	674,640
Closing Balances	334,600	437,330	552,966

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
- 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.

Trade License

ইউ. পি. ৭নং ফরম
একাউন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্বারা

ক্রমিক নং : 330

ট্রেড লাইসেন্স
৩নং জগন্নাথপুর ইউনিয়ন পরিষদ
উপজেলা : কুমারখালী, জেলা : কুষ্টিয়া।

বহি নং..... ৪..... লাইসেন্স নং : ০২..... তারিখ : ২৬/০৭/২০১৫

দোকান/কোম্পানী/ফার্ম/গ্রহীতার নাম : পদ্মা গার্ল স্কুল অ্যান্ড মেমোরিয়াল স্কুল প্রাইমারি।

পিতা/স্বামী/মালিকের নাম : পিতা: মোঃ আব্দুল হান্নান শেখ


পূর্ণ ঠিকানা : গ্রাম-হাসিমপুর পো-হাসিমপুর, কুমারখালী, কুষ্টিয়া

পেশা/ব্যবসা/যানবাহন/প্রভৃতি : গার্ল স্কুল

বেধ বা বলবৎ থাকার সময় (বৎসর) : ১ (এক) বৎসর

লাইসেন্সের মেয়াদ : ০১-০৭-২০১৫ হইতে ৩০-০৬-২০১৬ পর্যন্ত।

লাইসেন্সের পরিমাণ (অংকে) = ২৬০/= (কথায় : দুইশত ষাট টাকা মাত্র।



স্বাক্ষরিত
২৬/০৭/১৫
ডেপুটি চেয়ারম্যান
৩নং জগন্নাথপুর ইউনিয়ন পরিষদ
কুমারখালী, কুষ্টিয়া।

Presented at 6th Ex. SB Design Lab on 12th August,
2015 at Grameen Kalyan

Thank you



NU, Father & Mother



Existing Business photo



NU & Mother





Thank You