



Grameen kalyan

Proposed NU Business Name : **Walid Cow Fattening Farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Tuli Khatun Vill : Dharmapara, Post: Chapra Thana : Kumarkhali, District: Kushtia
Age	:	20 Years.
Marital status	:	Married
Children	:	01(one) daughter
No. of siblings:	:	1 (one)Brother 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.	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Sojiron Necha Md. Abu Sayad Branch: Panti, Group # 01, Centre# 64/M, Loan no: 8073/2 Member since: 2010 , First loan: Tk.10,000, Last GB loan:13,000, Outstanding: 8,000 Father No Nil Nil
Education, till to date	:	Class Seven

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Cow & goat 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 she has Four years cow rearing experiences.
Other Own/Family Sources of Income	:	NU husband daily worker.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01748235018
National ID number	:	19955017134055546
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 2010. At first she took GB loan BDT 10,000 (Ten thousand) and used agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

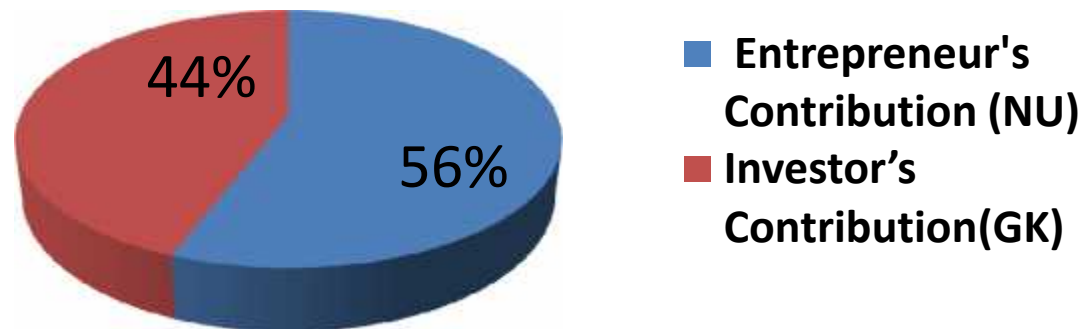
Business Name	:	Walid Cow Fattening Farm
Address/ Location	:	Vill: Dharmapara, Post: Chapra Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 2,94,500
Financing	:	Self financing: BDT: 1,64,500 Required Investment: BDT: 1,30,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four 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 85,000/-; ➤ 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	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	-	50,000	-	50,000
Cost of 4 cow (Tk. 40,000 per Cow)	40,000	-	120,000	160,000
Fan 01 Pcs	-	2,500	-	2,500
Working Capital (Feeding Cost per cow 20000 per six month)	-	62,000	10,000	72,000
Cash in hand	-	10,000	-	10,000
Total Capital	40,000	124,500	130,000	294,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	164,500	56
Investor's Contribution(GK)	130,000	44
Total Investment	294,500	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)	340,000	340,000	680,000	374,000	374,000	748,000	411,400	411,400	822,800
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	347,200	347,200	694,400	381,560	381,560	763,120	419,338	419,338	830,755
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)]	115,200	115,200	230,400	137,960	137,960	275,920	163,558	163,558	319,195
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
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	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
Non Cash Item:									
Depreciation Expenses	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Total Operating Cost (D)	35,400	35,400	70,800	36,070	36,070	72,140	36,784	36,784	73,567
(C-D)Net Profit:	79,800	79,800	159,600	101,890	101,890	203,780	126,775	126,775	253,549
Retained Income:			159,600			203,780			253,549

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: 6 installment including ownership transfer fee after 6 month grace period

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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	-	362,100	513,880
Capital Infusion by Udyokta	124,500	-	-
Capital Infusion by Investor	130,000	-	-
Sales	694,400	763,120	830,755
Total Receipts	948,900	1,125,220	1,344,635
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	70,800	72,140	73,567
Return to investor	52,000	52,000	52,000
Total payment	586,800	611,340	637,127
Closing Balances	362,100	513,880	707,508

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 her 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 payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 15th Ex. SB Design Lab on March 13,
2016 at Grameen Kalyan

Thank you













Proposed Shade Place



NU with her Mother



Thank You