



Grameen kalyan

Proposed NU Business Name : Titas Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ibrahim Sheikh Vill : Koya ,Post: Koya Thana : Kumarkhali, District: Kushtia
Age	:	29 Years.
Marital status	:	Married.
Children	:	01 Son
No. of siblings:	:	3 (Three) brother's.
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: Moyna Khatun</p> <p>Md: Harun or Rashid</p> <p>Branch: Shelaidah, Group #07, Centre# 27/M, Loan no. 3258</p> <p>Member since: 2007 , First loan: Tk. 8,000, Last GB loan: 30,000, Outstanding: 28.680</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Eight.

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 he has five years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from color Paint.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01764302152
National ID number	:	5017151485150
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 2007. At first she took GB loan BDT 8,000 (Eight thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

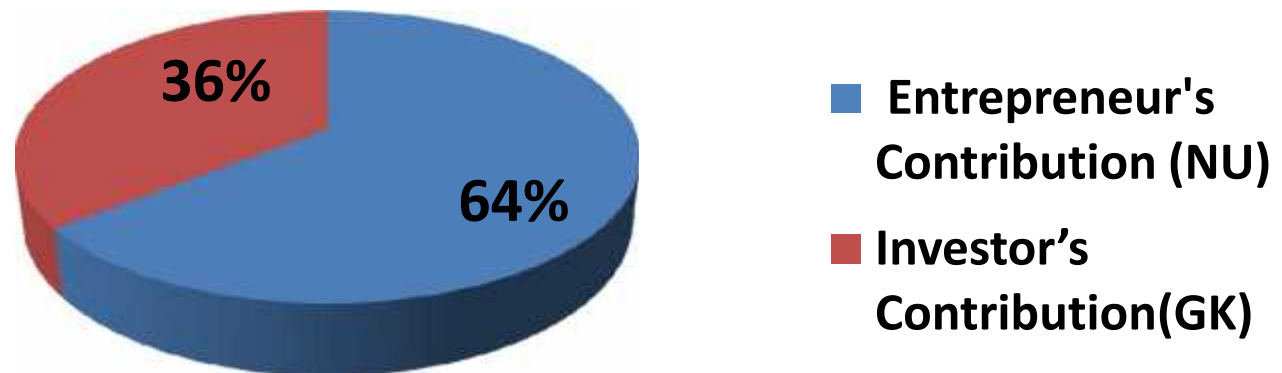
Business Name	:	Titas Cow Fattening Farm.
Address/ Location	:	Vill: Koya, Post: Koya, Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 2,80,500
Financing	:	Self financing: BDT: 1,80,500 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (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 95,000/-; ➤ 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	Proposed Business (BDT)		Total (BDT)
	NU	Investor	
Investments in different categories:			
Cow Shade (Repair)	50,000	0	50,000
Cost of 3 cows (Tk. 50,000 per Cow)	50,000	100,000	150,000
Fan 01 Piece	2,500	0	2,500
Working Capital (Feeding Cost per cow 20000 per six month)	60,000		60,000
Water supply motor & Fittings	8,000	0	8,000
Cash in hand	10000	0	10000
Total Capital	180,500	100,000	280,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	180,500	64
Investor's Contribution(GK)	100,000	36
Total Investment	280,500	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)	285,000	285,000	570,000	313,500	313,500	627,000	344,850	344,850	689,700
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	5,971
(A) Total Revenue	290,400	290,400	580,800	319,170	319,170	638,340	350,804	350,804	695,671
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)]	80,400	80,400	160,800	98,670	98,670	197,340	119,279	119,279	232,621
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
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	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	28,800	28,800	57,600	29,490	29,490	58,980	30,230	30,230	60,459
(C-D)Net Profit:	51,600	51,600	103,200	69,180	69,180	138,360	89,049	89,049	178,098
Retained Income:			103,200			138,360			178,098

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	343,700	442,060
Capital Infusion by Udyokta	180500	0	0
Capital Infusion by Investor	100000	0	0
Sales	580,800	638,340	695,671
Total Receipts	861,300	982,040	1,137,731
<u>Cash Outflow:</u>			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	57,600	58,980	60,459
Return to investor	40,000	40,000	40,000
Total payment	517,600	539,980	563,509
Closing Balance	343,700	442,060	574,222

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

Presented at 17th Ex. SB Design Lab on April 20,
2016 at Grameen Kalyan

Thank you

Existing Shade





Family Picture (Nu With his Father & Mother)



NU With his Mother



Thank You