



Grameen kalyan

*Proposed NU Business Name : Rokeya cow
fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Anawer Mondul. Vill : Noapara, Post: Dohokhola Thana :Kushtia , District: Kushtia
Age	:	25 years
Marital status	:	Married
Children	:	1(One) Son
No. of siblings:	:	1(One) Brother & 1(One) Sister.
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"/> Rokeya Khatun Late. Sanoare Mondul Branch: Alampur, Group #007, Centre# 26/M, Loan no. 3952 Member since: 2012, First loan: Tk. 10,000, Last GB loan: 10,000, Outstanding: 5,380/- NU No Nil Nil Nil
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.)	:	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 six years experience.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01733780757
National ID number	:	19905017918000245
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 10,000 (Ten thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

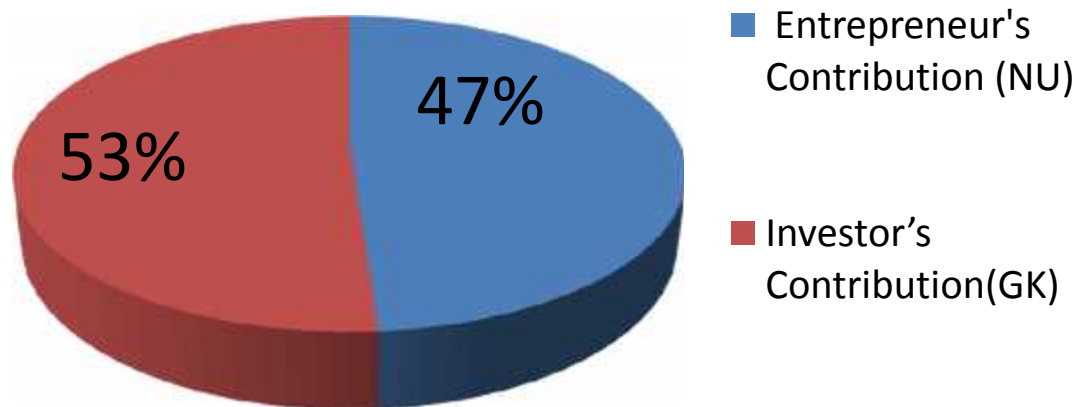
Business Name	:	Rokeya cow fattening farm
Address/ Location	:	Vill: Noapara, Post: Dohokhola Thana: Kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 1,71,000/-
Financing	:	Self financing: BDT: 81,000/- Required Investment: BDT: 90,000/-
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 30,000/- each; ➤ In every six months the cows will be sale and new cow will purchase; i.e. each cycle of cow fattening will be for six months; ➤ Feeding cost of each cow/cycle BDT 15,000-; ➤ Selling price of each cow after every cycle BDT 65,000/-; ➤ 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 as soon as possible,2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow shade (Repair)	5,000	30,000	-	35,000
Cost of 3 cows (Tk. 30,000 per Cow)	25,000	0	60,000	85,000
Working Capital (Feeding Cost per cow 15000 per six month)	-	15,000	30,000	45,000
Medicine	0	3,000	0	3,000
Cash in hand	3,000	0	0	3,000
Total Capital	33,000	48,000	90,000	171,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	81,000	47
Investor's Contribution(GK)	90,000	53
Total Investment	171,000	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)	195,000	195,000	390,000	214,500	214,500	429,000	235,950	235,950	471,900
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	200,400	200,400	400,800	220,170	220,170	440,340	241,904	241,904	483,807
Less: Cost of sales									
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
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	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	78,420	78,420	156,840	93,066	93,066	186,132
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	1500	1500	3,000	1,500	1,500	3,000	1,500	1,500	3,000
Total Operating Cost (D)	28,200	28,200	56,400	29,070	29,070	58,140	30,027	30,027	60,054
(C-D)Net Profit:	37,200	37,200	74,400	49,350	49,350	98,700	63,039	63,039	126,078
Retained Income:			74,400			98,700			126,078

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	3,000	179,400	242,100
Capital infusion by Udoykta	48,000		
Capital infusion by investor	90,000	0	0
Sales	400,800	440,340	483,807
Total receipts	541,800	619,740	725,907
<u>Cash Outflow:</u>			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	56,400	58,140	60,054
Payback to investor	36,000	36,000	36,000
Total payment	362,400	377,640	393,729
Closing Balance	179,400	242,100	332,178

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 19th Ex. SB Design Lab on May 18,
2016 at Grameen Kalyan

Thank you







Mother and me

