



Grameen kalyan

Proposed NU Business Name : Joshna Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md . Josim Sordar. Vill : Majgram,Post: Shelaidah Thana : Kumarkhali, District: Kushtia
Age	:	22 Years.
Marital status	:	Married.
Children	:	01 daughter
No. of siblings:	:	2 (Two) brother's & 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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Josna Khatun</p> <p>Md. Shohidul Sordar.</p> <p>Branch: Shilaidah, Group #06, Centre# 57/M, Loan no. 6151/1</p> <p>Member since: 2000 , First loan: Tk. 2,000, Last GB loan: 32,000, Outstanding: 28,000.</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.)	:	Plastic factory worker
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 Auto van.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01754177145
National ID number	:	19945017194101073.
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 2000. At first she took GB loan BDT 2,000 (Two thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

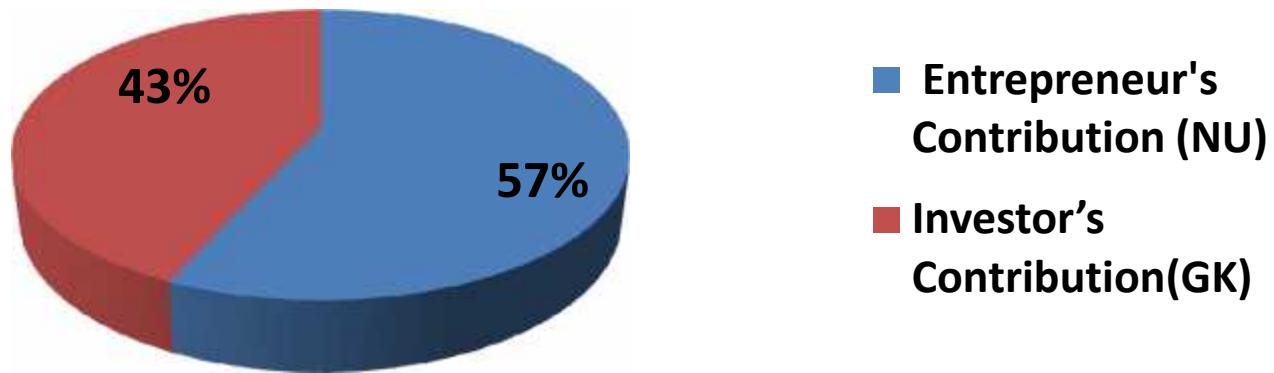
Business Name	:	Joshna Cow Fattening Farm.
Address/ Location	:	Vill: Majgram, Post: Shelaidah Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 2,31,500
Financing	:	Self financing: BDT: 1,31,500 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 40,000/- 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 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/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	30,000	15,000	0	45,000
Cost of 3 cow (Tk. 40,000 per Cow)	40,000	0	80,000	120,000
Fan 01Piece		2,500		2,500
Working Capital (Feeding Cost per cow 18000 per six month)	-	34,000	20,000	54,000
Cash in hand	-	10000	0	10000
Total Capital	70,000	61,500	100,000	231,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	131,500	57
Investor's Contribution(GK)	100,000	43
Total Investment	231,500	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)	255,000	255,000	510,000	280,500	280,500	561,000	308,550	308,550	617,100
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	260,400	260,400	520,800	286,170	286,170	572,340	314,504	314,504	629,007
Less: Cost of sales									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
(B) Total Cost of Sales	174,000	174,000	348,000	182,700	182,700	365,400	191,835	191,835	383,670
Gross profit (GP) [C=(A-B)]	86,400	86,400	172,800	103,470	103,470	206,940	122,669	122,669	245,337
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	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
Non Cash Item:									
Depreciation Expenses	1,500	1,500	3,000	1,650	1,650	3,300	1,815	1,815	3,630
Total Operating Cost (D)	33,300	33,300	66,600	33,840	33,840	67,680	34,415	34,415	68,829
(C-D)Net Profit:	53,100	53,100	106,200	69,630	69,630	139,260	88,254	88,254	176,508
Retained Income:	106,200			139,260			176,508		

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	-	227,700	326,960
Capital Infusion by Udyokta	61,500	-	-
Capital Infusion by Investor	100,000	-	-
Sales	520,800	572,340	629,007
Total Receipts	682,300	800,040	955,967
Cash Outflow:			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	66,600	67,680	68,829
Return to investor	40,000	40,000	40,000
Total payment	454,600	473,080	492,499
Closing Balance	227,700	326,960	463,468

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- 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.

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

Thank you









NU With his Mother



Thank You