BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Sumeta khatun Vill : Hogla, Post: Baniakandi Thana : Kumarkhali, District: Kushtia
Age	:	20 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	1 (One) Brother & 1 (One) Sister
Parent's and GB related Info (i) Who is GB member	:	Mother ☑ Father ☐
(ii) Mother's name	:	Mst.Shurma khatun
(iii) Father's name	:	Md. Sahid pramanik
(iv) GB member's info	:	Branch: Kumarkhali, Group #02, Centre# 20/M, Loan no. 6187/2
		Member since: 2012 , First loan: Tk. 15,000,
		Last GB loan: 30,000, Outstanding: 24,000,
Further Information: (v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	S.S.C

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 she has two years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Engine Van.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01759894712
National ID number	:	19965017143053387 (Birth certificate)
NU Project Source/Reference	:	Gk/Kum/Mst. Sharmin Akhter/2556

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 15,000 (Fifteen thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.
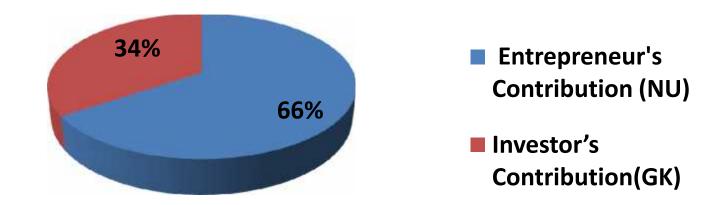
PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	**Sumeta Cow Fattening Farm**
Address/ Location	:	Vill: Hogla, Post: Baniakandi Thana : kumarkhali, District: Kushtia.
Total Investment in BDT	:	**BDT: 2,90,500**
Financing	:	Self financing: **BDT: 1,90,500** Required Investment: **BDT: 1,00,000 (**as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	➢ Start with having 3 cows @ TK. 50,000/- 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 20,000/-; ➢ Selling price of each cow after every cycle BDT 1,00,000/-; ➢ 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)	-	50,000	-	50,000
Cost of 3 cows (Tk. 50,000 per Cow)	60,000	-	100,000	160,000
Fan 01 Piece	-	2,500	-	2,500
Working Capital (Feeding Cost per cow 20000 per six month)	-	60,000	-	60,000
Water supply motor & Fittings	-	8,000	-	8,000
Cash in hand	-	10,000	-	10,000
Total Capital	**60,000**	**130,500**	**100,000**	**290,500**

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	190,500	66
Investor's Contribution(GK)	100,000	34
Total Investment	**290,500**	**100**

34%

66%

■ **Entrepreneur's Contribution (NU)**

■ **Investor's Contribution(GK)**

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)	300,000	300,000	600,000	330,000	330,000	660,000	363,000	363,000	726,000
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	**305,400**	**305,400**	**610,800**	**335,670**	**335,670**	**671,340**	**368,954**	**368,954**	**737,907**
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)]	**95,400**	**95,400**	**190,800**	**115,170**	**115,170**	**230,340**	**137,429**	**137,429**	**274,857**
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	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	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Total Operating Cost (D)	**34,100**	**34,100**	**68,200**	**34,705**	**34,705**	**69,410**	**35,350**	**35,350**	**70,701**
(C-D)Net Profit:	61,300	61,300	122,600	80,465	80,465	160,930	102,078	102,078	204,157
Retained Income:			**122,600**			**160,930**			**204,157**

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	-	313,100	434,030
Capital Infusion by Udyokta	130,500	-	-
Capital Infusion by Investor	100,000	-	-
Sales	610,800	671,340	737,907
Total Receipts	**841,300**	**984,440**	**1,171,937**
Cash Outflow:			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	68,200	69,410	70,701
Return to investor	40,000	40,000	40,000
Total payment	**528,200**	**550,410**	**573,751**
Closing Balance	**313,100**	**434,030**	**598,187**

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 22th Ex. SB Design Lab on June 16, 2016 at Grameen Kalyan

Thank you

Existing Shade

NU With her Mother

NU With her Father & Mother

Thank You