



Grameen kalyan

Proposed NU Business Name : Komela Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Sujon Sordar. Vill : Alampur, Post: Alampur, Thana : Kushtia, District: Kushtia
Age	:	24 Years.
Marital status	:	Married.
Children	:	Nil
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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Komela Khatun</p> <p>Md. Kopil Uddin Sorder.</p> <p>Branch: Alampur, Group # 02, Centre # 42/M, Loan no: 3642/2</p> <p>Member since: 2008 , First loan: Tk. 5,000, Last GB loan: 20,000, Outstanding: 14160.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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 ten years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01730958603.
National ID number	:	19925017918054654.
NU Project Source/Reference	:	GK/ Kushtia Unit, Momtaz (2524).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 5,000 (Five thousand) and used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

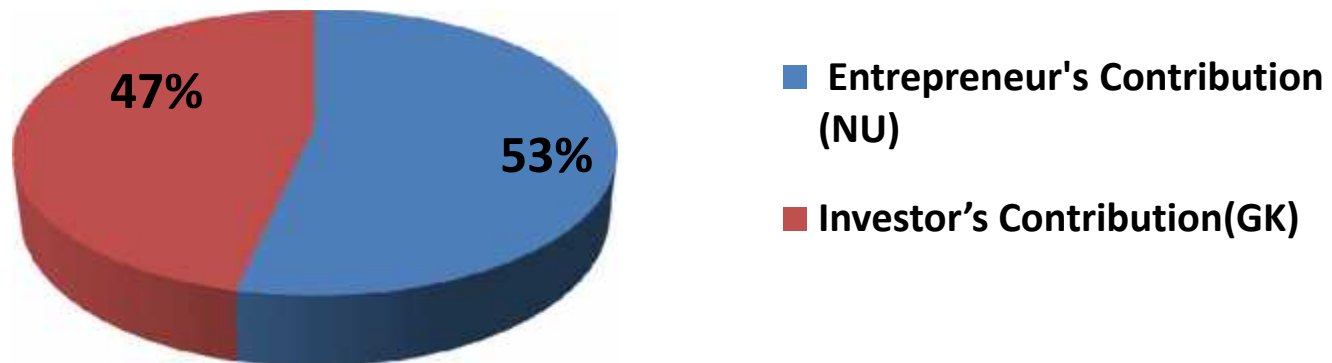
Business Name	:	Komela Cow Fattening Farm.
Address/ Location	:	Vill: Alampur, Post:Alampur, Thana : Kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 2,15,000/-
Financing	:	Self financing: BDT: 1,15,000/- Required Investment: BDT: 1,00,000/-
Present salary	:	Nil
Proposed Salary	:	BDT 2000 (Two thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 2 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 90,000/-; ➤ 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 (Ready)	60,000	0	0	60,000
Cost of 2 cows (Tk. 50,000 per Cow)	-	0	100,000	100,000
Fan 01 Piece	-	3,000	0	3,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	40,000	0	40,000
Medicine		5,000		5,000
Water supply motor & Fittings	-	7,000	0	7,000
Total Capital	60,000	55,000	100,000	215,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	115,000	53
Investor's Contribution(GK)	100,000	47
Total Investment	215,000	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)	180,000	180,000	360,000	198,000	198,000	396,000	217,800	217,800	435,600
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
(A) Total Revenue	183,600	183,600	367,200	201,780	201,780	403,560	221,769	221,769	443,538
Less: Cost of sales									
Cow Cost	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
Cow Food	40,000	40,000	80,000	42,000	42,000	84,000	44,100	44,100	88,200
(B) Total Cost of Sales	140,000	140,000	280,000	147,000	147,000	294,000	154,350	154,350	308,700
Gross profit (GP) [C=(A-B)]	43,600	43,600	87,200	54,780	54,780	109,560	67,419	67,419	134,838
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	2,000	2,000	4,000	2,100	2,100	4,200	2,205	2,205	4,410
Doctors and Medicine	2,000	2,000	4,000	2,100	2,100	4,200	2,205	2,205	4,410
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	12,000	12,000	24,000	12,000	12,000	24,000	12,000	12,000	24,000
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)	20,800	20,800	41,600	21,390	21,390	42,780	22,025	22,025	44,049
(C-D)Net Profit:	22,800	22,800	45,600	33,390	33,390	66,780	45,395	45,395	90,789
Retained Income:			45,600			66,780			90,789

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	-	160,600	187,380
Capital Infusion by Udyokta	55,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	367,200	403,560	443,538
Total Receipts	522,200	564,160	630,918
<u>Cash Outflow:</u>			
Cost of goods sold	280,000	294,000	308,700
Operating expenses	41,600	42,780	44,049
Return to investor	40,000	40,000	40,000
Total payment	361,600	376,780	392,749
Closing Balance	160,600	187,380	238,169

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 23rd Ex. SB Design Lab on June 19,
2016 at Grameen Kalyan

Thank you

Existing Shade











NU With his Mother



Thank You