



Grameen kalyan

Proposed NU Business Name: Parul cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Parul Khatun Vill : Shahangacha, Post: Shahangacha Thana: Sirajganj Sador, District: Sirajganj
Age	:	31 years
Marital status	:	Married
Children	:	2(two) daughters
No. of siblings:	:	3(three) Brothers & 2(two) sisters
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"/> Mst. Roushon ara Begum Md. Kamal Pasa Branch: Bokhogacha Reigong , Group #05, Centre# 77/M, Loan no. 7794 Member since: 2000, First loan: Tk. 5,000, Last GB loan: 24,000, Outstanding: 15,900 Father No Nil Nil Nil
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 she has three years experience.
Other Own/Family Sources of Income	:	Husband's income from agriculture farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01793458616
National ID number	:	8817894392113
NU Project Source/Reference	:	GK/Ullapara,Sirajgang Unit,Md. Shoriful islam(ID:2721)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 5,000 (five thousand) and bought a cow agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

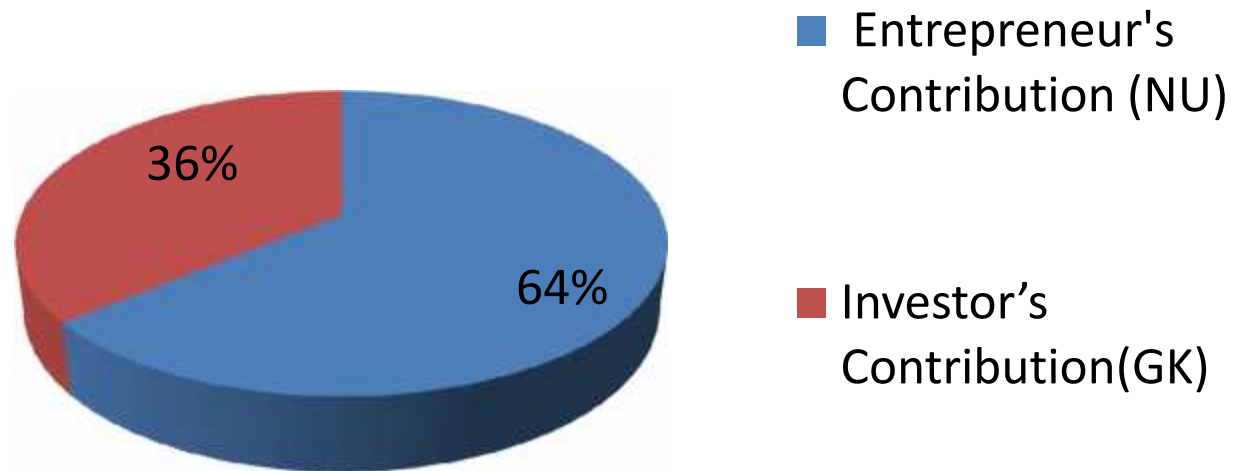
Business Name	:	Parul cow fattening farm
Address/ Location	:	Vill : Shahangaca, Post: Shahangaca Thana : Sirajgang Sodor, District: Sirajganj
Total Investment in BDT	:	BDT: 4,15,000/-
Financing	:	Self financing: BDT: 2,65,000/- Required Investment: BDT: 1,50,000/- (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 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 as soon as possible in 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)	30,000	20,000	-	50,000
Cost of 05 Cows (Tk. 50,000 per Cow)	100,000	0	150,000	250,000
Working Capital (Feeding Cost)	-	100,000	0	100,000
Medicine	0	5,000	0	5,000
Water supply motor	7,000		0	7,000
Fan	3,000			3,000
Total Capital	140,000	125,000	150,000	415,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	265,000	64
Investor's Contribution(GK)	150,000	36
Total Investment	415,000	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)	450,000	450,000	900,000	495,000	495,000	990,000	544,500	544,500	1,089,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
(A) Total Revenue	459,000	459,000	918,000	504,450	504,450	1,008,900	554,423	554,423	1,108,845
Less: Cost of sales									
Cow Cost	250,000	250,000	500,000	262,500	262,500	525,000	275,625	275,625	551,250
Cow Food	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
(B) Total Cost of Sales	350,000	350,000	700,000	367,500	367,500	735,000	385,875	385,875	771,750
Gross profit (GP) [C=(A-B)]	109,000	109,000	218,000	136,950	136,950	273,900	168,548	168,548	337,095
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	5000	5000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Doctors and Medicine	5000	5000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
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	500	500	1,000	550	550	1,100	605	605	1,210
Non Cash Item:									
Depreciation Expenses	1000	1000	2,000	1,000	1,000	2,000	1,000	1,000	2,000
Total Operating Cost (D)	31,000	31,000	62,000	32,200	32,200	64,400	33,520	33,520	67,040
(C-D)Net Profit:	78,000	78,000	156,000	104,750	104,750	209,500	135,028	135,028	270,055
Retained Income			156,000			209,500			270,055

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
<u>Cash inflow:</u>			
Opening Balance		371,000	520,500
Capital infusion by Udoykta	125,000		
Capital infusion by investor	150,000	0	0
Sales	918,000	1,008,900	1,108,845
Total receipts	1,193,000	1,379,900	1,629,345
<u>Cash Outflow:</u>			
Cost of goods sold	700,000	735,000	771,750
Operating expenses	62,000	64,400	67,040
Payback to investor	60,000	60,000	60,000
Total payment	822,000	859,400	898,790
Closing Balance	371,000	520,500	730,555

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 30th Ex. SB Design Lab on 10th August,
2016 at Grameen Kalyan.

Thank you













