



Grameen Kalyan

Proposed NU Business Name : Jalil Cow Fattening farm



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 three years cow rearing experiences. He will also get support from his father.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01723621775
National ID number	:	Nil
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2009. 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

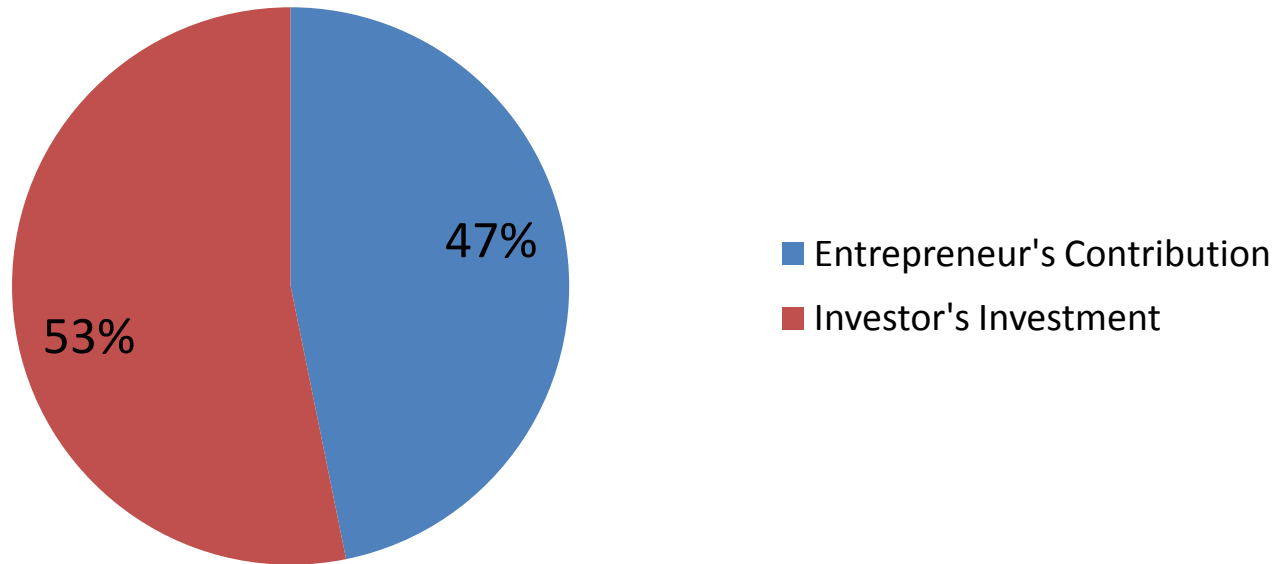
Project's Name 0	:	Jalil Cow Fattening Farm
Address/ Location	:	Boria, Kushtia
Total Investment	:	BDT 4,70,000
Financing	:	Self financing: BDT 220,000 Required Investment: BDT 250,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 3,000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 6 cows @ TK. 40,000/- each; ➤ In every six months the 6 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months; ➤ Feeding cost of each cow/cycle = BDT 15,000/-; ➤ Selling price of each cow after every cycle = BDT 70,000/-; ➤ 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 Early 2015.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/Property (BDT) (1)	Proposed (BDT) (2)	Total Project Cost (BDT) (1)+(2)
Investments in different categories:			
Cow Shade	120,000	-	120,000
Cow	80,000	160,000	240,000
6 Cow feeding for six month		90,000	90,000
Water Supply Motor	10,000	-	10,000
Electrical fittings	2,000	-	2,000
Cow feeding Appliance	3,000	-	3,000
Others	5,000	-	5,000
Total Capital	220,000	250,000	470,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	220,000	47
Investor's Contribution(GK)	250,000	53
Total Investment	470,000	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)	420,000	420,000	840,000	441,000	441,000	882,000	463,050	463,050	926,100
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
(A) Total Revenue	429,000	429,000	858,000	450,450	450,450	900,900	472,973	472,973	945,945
Less: Cost of sales			0	0	0	0	0	0	0
Cow Cost	240,000	240,000	480,000	252,000	252,000	504,000	264,600	264,600	529,200
Cow Food	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
(B) Total Cost of Sales	330,000	330,000	660,000	346,500	346,500	693,000	363,825	363,825	727,650
Gross profit (GP) [C=(A-B)]	99,000	99,000	198,000	103,950	103,950	207,900	109,148	109,148	218,295
Less: Operating Costs:			0	0	0	0	0	0	0
Electricity bill	1800	1800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3000	3000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	6000	6000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill (SMS & Reporting inclusive)	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Ownership Transfer Fee (every six month)	10,000	10,000	20,000	10,000	10,000	20,000	10,000	0	10,000
Proposed salary-self	15,000	15,000	30,000	15,000	15,000	30,000	15,000	15,000	30,000
Other Expenses	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Non Cash Item:			0	0	0	0	0	0	0
Depreciation Expenses	13500	13500	27,000	13,500	13,500	27,000	13,500	13,500	27,000
Total Operating Cost (D)	51,700	51,700	103,400	54,285	54,285	108,570	56,999	56,999	113,999
(C-D)Net Profit:	47,300	47,300	94,600	49,665	49,665	99,330	52,148	52,148	104,297
Retained Income:			94,600			99,330			104,297

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: Half-yearly installment will be paid after the first round of fund disbursement (including ownership transfer fee after six months grace period).

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	0	Year 1	Year 2	Year 3
Cash inflow:				
Opening Balance	0	93,000	142,600	198,430
Capital Infusion by UDYOKTA	220,000			
Capital Infusion by Investor	250,000			
Sales	0	858,000	900,900	945,945
Total Receipts	470,000	951,000	1,043,500	1,144,375
<u>Cash Outflow:</u>				
Cost of goods sold	240,000	660,000	693,000	727,650
Operating expenses	2,000	73,400	77,070	80,924
Fixed Asset	135,000			
Payback to investor		75,000	75,000	100,000
Total payment	377,000	808,400	845,070	908,574
Closing Balances	93,000	142,600	198,430	235,802

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- Ownership in his own name.

WEAKNESS

- Unavailability of quality food;
- 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 40th SB Design Lab on December 14,
2014 at Yunus Centre

Thank you

Pictures

My mother and me





Trade License

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
ইউনিয়ন পরিষদের ৭ নং ফরম
এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

ক্রমিক নং - 1561

লাইসেন্স

৪ নং বটতৈল ইউনিয়ন পরিষদ

লাইসেন্স নং - ১(১৫১)/৪-১৫ পোঃ বিসিক, উপজেলা ও জেলা ঃ কুষ্টিয়া।

তারিখ ঃ

দোকান / কোম্পানী / গ্রহীতার নাম ঃ জমিন প্রক মোটরসহ চরনা ২০১৮

শিক্ষা / স্বামী / মালিকের নাম ঃ শ্রীঃ মোঃ জমিন হোসেন

ঠিকানা ঃ মতিয়া বটতৈল কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি ঃ বৈধ বা বলবৎ থাকার সময় ঃ ২০১৪-২০১৫

লাইসেন্সের মেয়াদ ঃ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) ২৫০ টাকা পয়সা (কথায়) দুইশত টাকা মাত্র

মোহর

১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৬০৮

চেয়ারম্যান
৪ নং বটতৈল ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

Thank You