



Grameen kalyan

Proposed NU Business Name : Mim Piash Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Jhantu Seikh Vill: Kallayanpur, Post: Hashimpur Thana : Kumarkhali, District: Kushtia
Age	: 32 Years.
Marital status	: Married.
No. of siblings:	: 2 (Tow) brothers and 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Hasina Begum : Md. Alauddin Seikh : Branch: Shilaidah, Group #01, Centro# 52/M, Loan no. 5509/2 Member since: 1998 , First loan: Tk. 2,000, Last GB loan: 25,000, Outstanding: 13,000. : Entrepreneur : No : Nil : Nil : Nil
Education, till to date	: 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 experiences.
Other Own/Family Sources of Income	:	Agricultural
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	0177836291.
National ID number	:	5017194523142.
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 1998. At first she took GB loan BDT 2,000 (Two thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

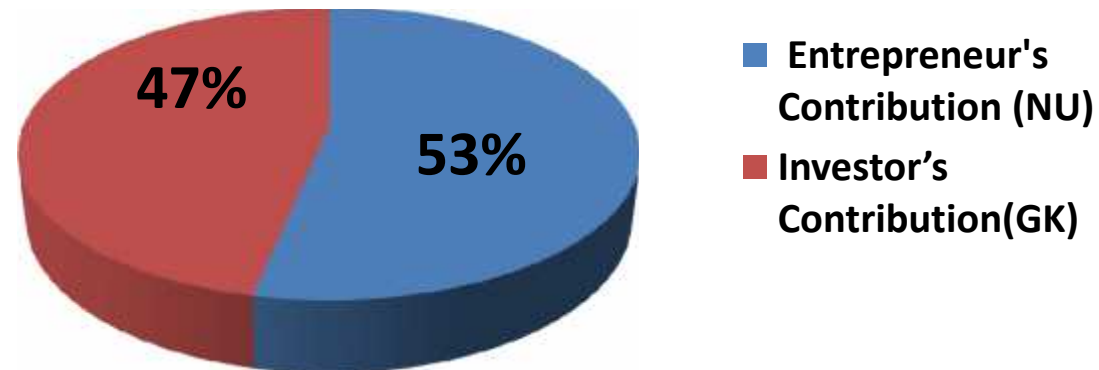
Business Name	:	Mim piash Cow Fattening Farm.
Address/ Location	:	Vill:Kallayanpur, Post:Hashimpur Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	BDT: 4,28,000
Financing	:	Self financing: BDT: 2,28,000 Required Investment: BDT: 2,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 6 cows @ TK. 35,000/- 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 15,000/-; ➤ Selling price of each cow after every cycle BDT 75,000/-; ➤ 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 INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	80,000	20,000	-	100,000
Cost of 6 cow (Tk. 35,000 per Cow)	-	105,000	105,000	210,000
Fan (02 pcs)		5,000	-	5,000
Working Capital (Feeding Cost per cow 15000 per six month)		-	90,000	90,000
Water supply motor & Fittings	-	8,000	-	8,000
Cash in hand	-	10,000	5,000	15,000
Total Capital	80,000	148,000	200,000	428,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	228,000	53
Investor's Contribution(GK)	200,000	47
Total Investment	428,000	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	10,800	10,800	21,600	11,340	11,340	22,680	11,907	11,907	11,924
(A) Total Revenue	460,800	460,800	921,600	506,340	506,340	1,012,680	556,407	556,407	1,100,924
Less: Cost of sales									
Cow Cost	210,000	210,000	420,000	220,500	220,500	441,000	231,525	231,525	463,050
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	300,000	300,000	600,000	315,000	315,000	630,000	330,750	330,750	661,500
Gross profit (GP) [C=(A-B)]	160,800	160,800	321,600	191,340	191,340	382,680	225,657	225,657	439,424
Less: Operating Costs:									
Electricity bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Doctors and Medicine	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
Non Cash Item:									
Depreciation Expenses	5,000	5,000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Total Operating Cost (D)	45,200	45,200	90,400	46,210	46,210	92,420	47,296	47,296	94,591
(C-D)Net Profit:	115,600	115,600	231,200	145,130	145,130	290,260	178,362	178,362	356,723
Retained Income:			231,200			290,260			356,723

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	0	619,200	961,460
Capital Infusion by Udyokta	148,000	-	-
Capital Infusion by Investor	200,000	-	-
Sales	1,041,600	1,144,680	1,246,124
Total Receipts	1,389,600	1,763,880	2,207,584
Cash Outflow:			
Cost of goods sold	600,000	630,000	661,500
Operating expenses	90,400	92,420	94,591
Return to investor	80,000	80,000	80,000
Total payment	770,400	802,420	836,091
Closing Balances	619,200	961,460	1,371,493

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 9th SB Design Lab on Nov 23, 2015 at
Grameen Kalyan

Thank you

Existing Shade







Family Picture (Nu With her Mother)



Existing Shade









Thank You

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