



Grameen Kalyan

Proposed NU Business Name : Sajid Dairy Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Shumaiya Shimu Village: Tarapur, Post: Baniakandi Upazilla : Kumarkhali, District: Kushtia.
Age	:	22 Years.
Marital status	:	Married
Children	:	1 (Son)
No. of siblings:	:	4 (Four) sisters.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Shahida Khatun
(iii) Father's name	:	Md. Karim Pramanik
(iv) GB member's info	:	Branch: Kumarkhali, Group #02, Centre # 14/M, Loan no. 1273/1 Member since:2002, First loan: Tk. 3,000 Last GB Loan: 1,60,000, Outstanding: 90,000
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	:	U.C.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 Five years cow rearing experiences . He will also get support from her father and mother.
Other Own/Family Sources of Income	:	Father's income from Agricultural work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01782-945359
National ID number	:	19945017186000153
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit Office.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT 3,000 (Three thousand) and used in agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sajid Dairy Farm.
Address/ Location	:	Tarapur, Kumarkhali, Kumarkhali, Kushtia.
Total Investment in BDT	:	BDT 3,82,500
Financing	:	Self financing: BDT 2,32,500 Required Investment: BDT 1,50,000 (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"> ➤ I have already had two milky cow and now I want to buy two more @ BDT. 75,000/- each. ➤ Per year got a calves by a milky cow. ➤ Milk production is estimated to be 8 lit./per day/cow; ➤ Feeding cost of each cow= BDT 160/day/cow; ➤ Estimated selling price of milk = BDT 35/Kg; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is in as soon as possible.

Existing Business Info

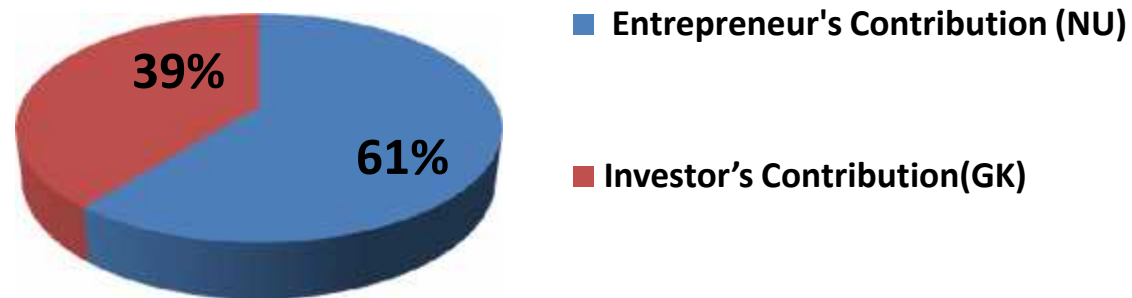
Particulars	Year 1 (BDT)		
	Daily	Monthly	Yearly
Revenue:			
Milk Sales	560	16,800	156,800
Calves Sales			40,000
Cow Dung Sales	20	600	7,200
(A) Total Revenue	580	17,400	204,000
Less: Cost of sales			
(B) Cost of Sales (cow food)	320	9,600	115,200
Gross profit (GP) [C=(A-B)]	260	7,800	88,800
Less: Operating Costs:			
Electricity bill		200	2,400
Transportation		300	3,600
Doctors and Medicine		500	6,000
Mobile bill		100	1,200
Other Expenses		100	1,200
Total Operating Cost (D)		1,200	14,400
(C-D) Net Profit:		6,600	74,400
Retained Income:		6,600	74,400

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
1	2	3	4	5=(2+3+4)
Investments in different categories:				
Cow Shade	30,000	30,000	-	60,000
Cost of 4 Milky cow (Price Per cow 75,000)	150,000	-	150,000	300,000
Fan 01 Pcs	-	2,500	-	2,500
Water supply motor & Fittings	10,000	-	-	10,000
Cash in hand	-	10,000	-	10,000
Total Capital	190,000	42,500	150,000	382,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	232,500	61
Investor's Contribution(GK)	150,000	39
Total Investment	382,500	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:									
Milk Sales	1,120	33,600	313,600	1,232	36,960	344,960	1,355	40,656	379,456
Calves Sales			80,000			80,000			80,000
Cow Dung Sales	40	1200	14,400	40	1200	14,400	40	1200	14,400
(A) Total Revenue	1,160	34,800	408,000	1,272	38,160	439,360	1,395	41,856	473,856
Less: Cost of sales									
(B) Cost of Sales (cow food)	640	19,200	230,400	672	20,160	241,920	441	21,168	254,016
Gross profit (GP) [C=(A-B)]	520	15,600	177,600	600	18,000	197,440	954	20,688	219,840
Less: Operating Costs:									
Electricity bill		300	3,600		330	3,960		363	4,356
Transportation		400	4,800		440	5,280		484	5,808
Doctors and Medicine		1200	14,400		2000	24,000		2000	24,000
Mobile bill		200	2,400		220	2,640		220	2,640
Proposed salary-self		3,000	36,000		3,000	36,000		3,000	36,000
Other Expenses		100	1,200		110	1,320		121	1,452
Non Cash Item:									
Depreciation Expenses		300	3,600		300	3,600		300	3,600
<i>Total Operating Cost (D)</i>		5,500	66,000		6,400	76,800		6,488	77,856
(C-D) Net Profit:		10,100	111,600		11,600	120,640		14,200	141,984
Retained Income:			111,600			120,640			141,984

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

	Year 1	Year 2	Year 3
<i><u>Cash inflow :</u></i>			
Opening Balance	-	94,100	396,660
Capital Infusion by UDYOKTA	42,500	-	-
Capital infusion by Investor	150,000	-	-
Sales	408,000	439,360	473,856
Total Receipts	600,500	533,460	870,516
<i><u>Cash Outflow :</u></i>			
Cow Purchase	150,000		
Cost of goods sold	230,400	241,920	254,016
Operating expenses	66,000	76,800	77,856
Payback to investor	60,000	60,000	60,000
Total payment	506,400	136,800	137,856
Closing Balances	94,100	396,660	732,660

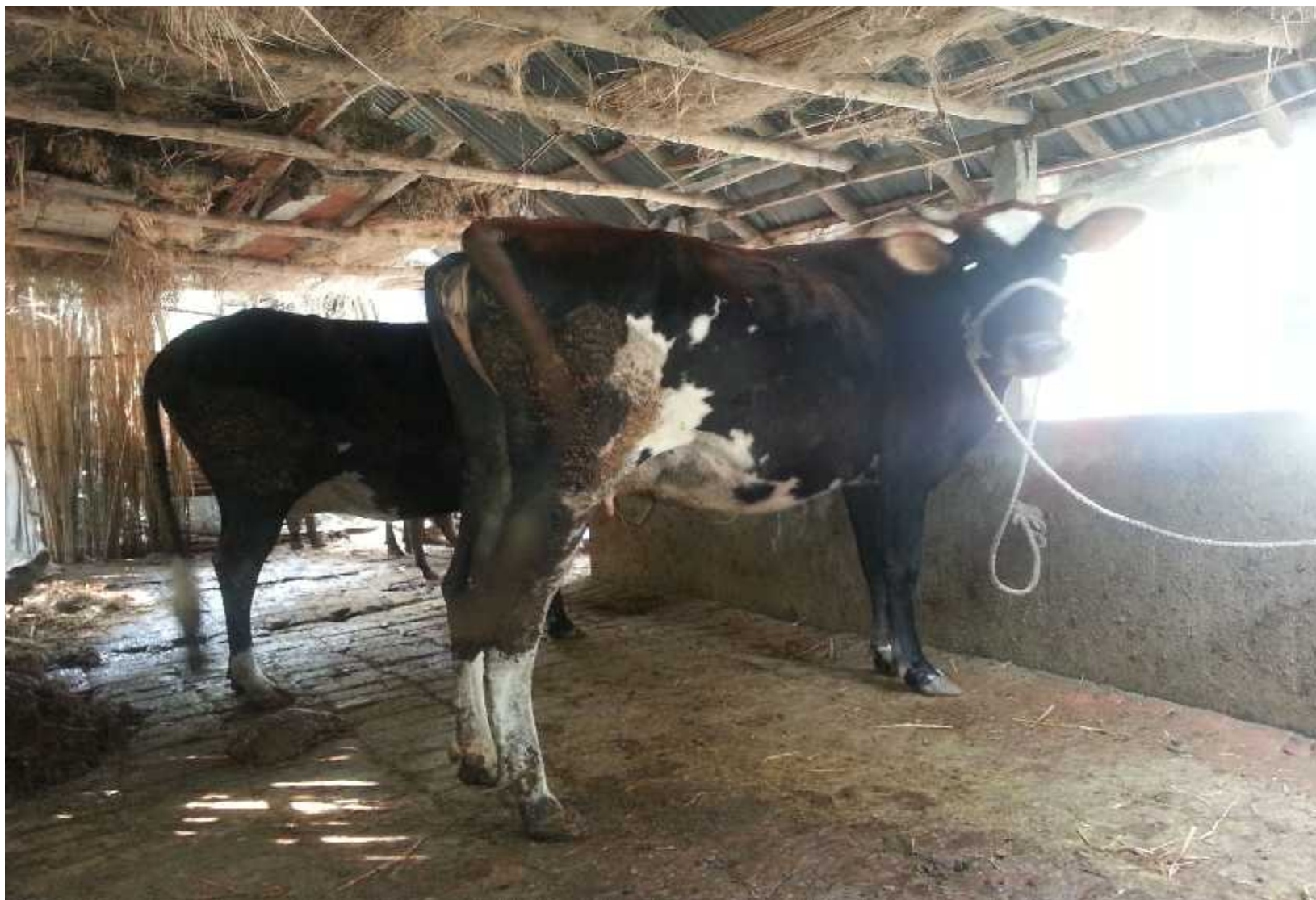
SWOT ANALYSIS

<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"/> Unavailability of quality food;<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 business & Milky Cow.<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 13th Ex. SB Design Lab on 16th
February, 2016 at Grameen Kalyan

Thank you

Existing Shade













Family picture(Nu With Her Father & Mother)



Nu with her Mother



Thank You

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