



Grameen kalyan Proposed NU Business
Name : **Habibur Rahman cow fattening farm .**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Minharul Islam, Vill: Belghoria (Charpara), Post:Swastipur, Upazilla : Kushtia, District: Kushtia
Age	:	23 Years
Marital status	:	Single
No. of siblings:	:	1(One) brother and 2(Two) 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. Marina Khatun
(iii) Father's name	:	Md. Habibur Rahaman
(iv) GB member's info	:	Branch: Alampur, Group # 11, Centre # 40/M, Loan no.4065/2, Member since: 2008, First loan: Tk. 7,000, Last GB loan: 20,000, Outstanding: All paid.
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	:	HSC

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 four 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	:	01742009591
National ID number	:	19925017956000111
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 7,000 (Seven 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

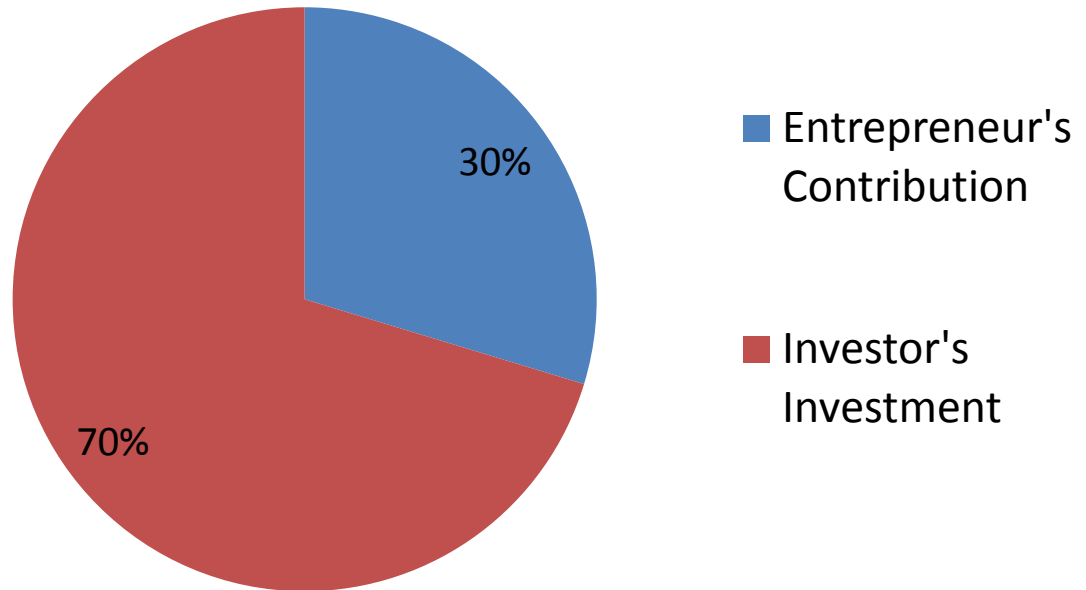
Business Name	:	Habibur cow Fattening Farm
Address/ Location	:	Belghoria(Charpara), Kushtia
Total Investment in BDT	:	BDT : 320,000
Financing	:	Self financing: BDT : 95,000 Required Investment: BDT : 225,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 3,000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 40,000/- each; ➤ In every six months all 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 80,000/-; ➤ 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.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed Business (BDT) (2)	Total (BDT) (1+2)
Cow Shade (Ready)	75,000	0	75,000
Cost of 4 cow (Tk. 40,000 per Cow)		160000	160000
Fan	0	3000	3000
Water Supply Motor		10000	10000
Working Capital (Feeding Cost per cow 15000 per six month and medicine)		60,000	60,000
Electricity Fitting	0	2000	2000
Cash in hand	5000	5000	10000
Total Capital	80,000	240,000	320,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	95,000	30
Investor's Investment	225,000	70
Total Investment	320,000	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)	300,000	300,000	600,000	330,000	330,000	660,000	363,000	363,000	726,000
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	307,200	307,200	614,400	337,560	337,560	675,120	370,938	370,938	741,876
Less: Cost of sales									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	220,000	220,000	440,000	231,000	231,000	462,000	242,550	242,550	485,100
Gross profit (GP) [C=(A-B)]	87,200	87,200	174,400	106,560	106,560	213,120	128,388	128,388	256,776
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary	18,000	18,000	36,000	18,000	18,000	36,000	24,000	24,000	48,000
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)	29,200	29,200	58,400	29,910	29,910	59,820	36,671	36,671	73,341
(C-D)Net Profit:	58,000	58,000	116,000	76,650	76,650	153,300	91,718	91,718	183,435
Retained Income:			116,000			153,300			183,435

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.)

Cash Flow Statement

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	0	266,000	329,300
Capital Infusion by UDYOKTA	95000	0	0
Capital Infusion by Investor	225000	0	0
Sales	614,400	675,120	741,876
Total Receipts	934,400	941,120	1,071,176
<u>Cash Outflow:</u>			
Cost of goods sold	440,000	462,000	485,100
Operating expenses	58,400	59,820	73,341
Fixed Asset	90000	0	
Payback to investor	80,000	90,000	100,000
Total payment	668,400	611,820	658,441
Closing Balances	266,000	329,300	412,735

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 2nd SB Ex. Design Lab on 21st March,
2015 at Grameen Kalyan

Thank you

Family photo







Thank You