



Grameen kalyan

*Proposed NU Business Name : **Salim Cow Fattening Farm***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Salim Raza. Vill: Jahadpur, Post: Shilaidah. Thana : Kumarkhali, District: Kushtia
Age	: 19 Years.
Marital status	: Unmarried.
No. of siblings:	: 01(One) brother.
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.	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Shalina : Md. Mostofa. : Branch: Shilaidah, Group #11, Centro# 19/M, Loan no. 9702. Member since: 2005, First loan: Tk. 4,000, Last GB loan: 80,000, Outstanding: 30,000. : Father : No : Nil : Nil : Nil
Education, till to date	: Class Eight Pass.

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	:	Father's income from Cow business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01740060170.
National ID number	:	19965017194100641.
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 2005. At first she took GB loan BDT 4,000 (Four thousand) and used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

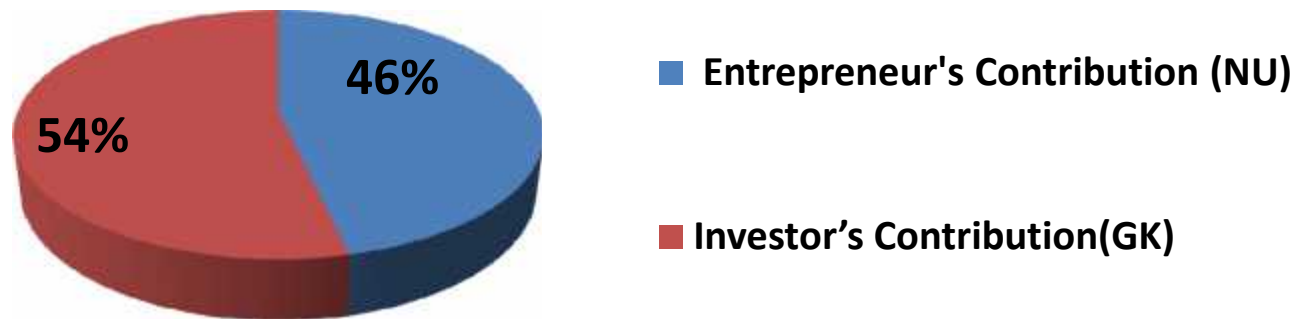
Business Name	:	Salim Cow Fattening Farm.
Address/ Location	:	Vill:Jahedpur, Post: Shilaidah. Thana : Kumarkhali, District: Kushtia
Total Investment in BDT	:	BDT: 2,80,000
Financing	:	Self financing: BDT: 1,30,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 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 18,000/-; ➤ 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 in as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Proposed Business (BDT)		Total (BDT)
	NU	Investor	
1	2	3	4=(2+3)
Investments in different categories:			
Cow Shade(repair)	55,000	0	55,000
Cost of 4 cow (Tk. 35,000 per Cow)		140,000	140,000
Fan	3,000	0	3,000
Working Capital (Feeding Cost per cow 18000 per six month)	72,000	0	72,000
Cash in hand		10000	10000
Total Capital	130,000	150,000	280,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	130,000	48
Investor's Contribution(GK)	150,000	52
Total Investment	280,000	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)	280,000	280,000	560,000	308,000	308,000	616,000	338,800	338,800	677,600
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	287,200	287,200	574,400	315,560	315,560	631,120	346,738	346,738	685,555
Less: Cost of sales									
Cow Cost	140,000	140,000	280,000	147,000	147,000	294,000	154,350	154,350	308,700
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
(B) Total Cost of Sales	212,000	212,000	424,000	222,600	222,600	445,200	233,730	233,730	467,460
Gross profit (GP) [C=(A-B)]	75,200	75,200	150,400	92,960	92,960	185,920	113,008	113,008	218,095
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Doctors and Medicine	4,000	3,000	7,000	4,200	3,150	7,350	4,410	3,308	7,718
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	18,000	18,000	36,000	24,000	24,000	48,000	24,000	24,000	48,000
Non Cash Item:									
Depreciation Expenses	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Total Operating Cost (D)	27,600	26,600	54,200	34,180	33,130	67,310	34,799	33,697	68,496
(C-D)Net Profit:	47,600	48,600	96,200	58,780	59,830	118,610	78,209	79,312	157,521
Retained Income:			96,200			118,610			157,521

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	316,200	374,810
Capital Infusion by Udyokta	130000	0	0
Capital Infusion by Investor	150000	0	0
Sales	574,400	631,120	685,555
Total Receipts	854,400	947,320	1,060,365
Cash Outflow:			
Cost of goods sold	424,000	445,200	467,460
Operating expenses	54,200	67,310	68,496
Return to investor	60,000	60,000	60,000
Total payment	538,200	572,510	595,956
Closing Balances	316,200	374,810	464,409

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 10th SB Design Lab on Dec 24, 2015 at
Grameen Kalyan

Thank you

Existing Shade







Proposed new shade place





Nu With his Mother & Father



NU With his Mother



Thank You

‡bvU

‡gvt tmwj g tiRv Kvm bvBb chŚÍ cov‡kvbv K‡i Avi cov‡kvbv
K‡iwb| eZḠv‡b emoi Rwg-RvqMvi UuKUuuk KvR K‡i, Aemi
mg‡q Zvi eev‡K mvnvh“ K‡ib| Zvi eev Miæ e“emvqx| me w' K
we‡ePbv K‡i g‡b n‡q‡Q wevb‡qvM tctj tm Miæ tgvUvZvRvKiY
e“emv‡q tgvUvgvU j vfevb n‡Z cvi‡e|