



Grameen kalyan

Proposed NU Business Name :Hamja Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md : Alam Ali Vill : Dharmapara, Post: Chapra Thana : Kumarkhali, District: Kushtia
Age	:	24 Years.
Marital status	:	Married.
Children	:	01 daughter & 01 Son
No. of siblings:	:	8 (Eight) brothers and 2 (Two) sisters.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Rabe <input checked="" type="checkbox"/></p> <p>Md: Monirul Islam</p> <p>Branch: Panti, Group # 08, Centre# 64/M, Loan no 8382/1. Member since: 2010 , First loan: Tk.5,000, Last GB loan:30,000, Outstanding 14,000.</p>
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	:	<p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Ten

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural.
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	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01776159191
National ID number	:	19925017125000055
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 2010. At first she took GB loan BDT 5,000 (Five thousand) and used agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

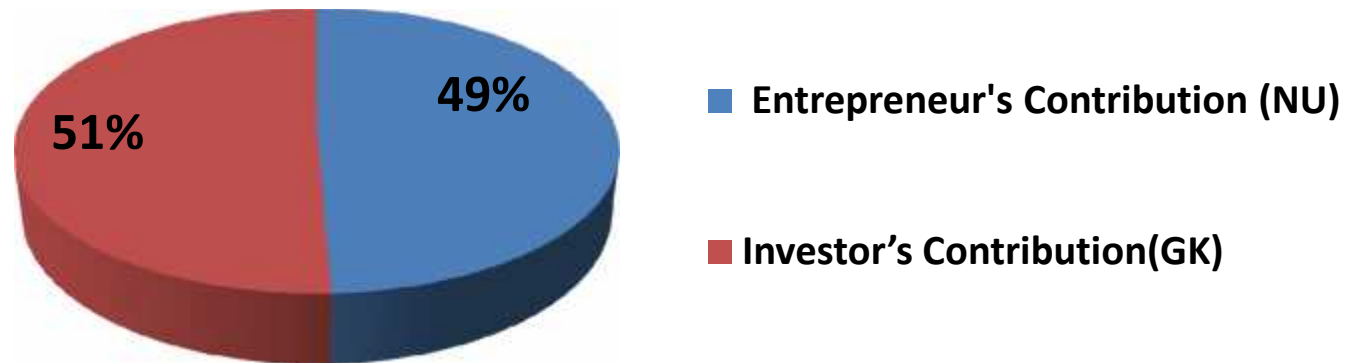
Business Name	:	Hamja Cow Fattening Farm.
Address/ Location	:	Vill: Dharmapara, Post: Chapra Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 2,37,000
Financing	:	Self financing: BDT: 1,17,000 Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 40,000/- 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 85,000/-; ➤ 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 as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	-	50,000	-	50,000
Cost of 3 cow (Tk. 40,000 per Cow)	40,000	-	80,000	120,000
Fan 01 Pcs	-	3,000	-	3,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	14,000	40,000	54,000
Cash in hand	-	10,000	-	10,000
Total Capital	40,000	77,000	120,000	237,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	117,000	49
Investor's Contribution(GK)	120,000	51
Total Investment	237,000	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)	255,000	255,000	510,000	280,500	280,500	561,000	308,550	308,550	617,100
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	5,971
(A) Total Revenue	260,400	260,400	520,800	286,170	286,170	572,340	314,504	314,504	623,071
Less: Cost of sales									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
(B) Total Cost of Sales	174,000	174,000	348,000	182,700	182,700	365,400	191,835	191,835	383,670
Gross profit (GP) [C=(A-B)]	86,400	86,400	172,800	103,470	103,470	206,940	122,669	122,669	239,401
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	24,000	24,000	48,000	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)	34,400	34,400	68,800	35,020	35,020	70,040	35,681	35,681	71,362
(C-D)Net Profit:	52,000	52,000	104,000	68,450	68,450	136,900	86,988	86,988	173,975
Retained Income:			104,000			136,900			173,975

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: 6 installment including ownership transfer fee after 6 month grace period

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	-	253,000	341,900
Capital Infusion by Udyokta	77,000	-	-
Capital Infusion by Investor	120,000	-	-
Sales	520,800	572,340	623,071
Total Receipts	717,800	825,340	964,971
<u>Cash Outflow:</u>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	68,800	70,040	71,362
Return to investor	48,000	48,000	48,000
Total payment	464,800	483,440	503,032
Closing Balances	253,000	341,900	461,939

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 14th Ex. SB Design Lab on Feb 29, 2016
at Grameen Kalyan

Thank you

Proposed Shade Place



Existing Shade & Cow





NU with his Father & Mother



NU With his Mother



Thank You