



Grameen kalyan

Proposed NU Business Name : **Hafizul cow fattening farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md : Hafizul islam Vill : Swastipur ,Post: Swastipur Thana : Kushtia, District: Kushtia
Age	:	22Years
Marital status	:	Unmarried
No. of siblings:	:	1 (one) brother & 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. Halima Bagum Md.Shamshul Alam Branch: Aalampur, Group #06, Centro# 28/M, Loan no. 4281 Member since: 2000 , First loan: Tk. 4,000, Last GB loan: 150,000, Outstanding: All Paid Father No Nil Nil Nil
Education, till to date	:	S.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture farming.
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 two years experience.
Other Own/Family Sources of Income	:	Father's income from cow business & agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01705991178
National ID number	:	19945017918000113
NU Project Source/Reference	:	Grameen Kalyan, Kushtia Unit Office, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 4,000 (four thousand) and used agriculture farming . Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

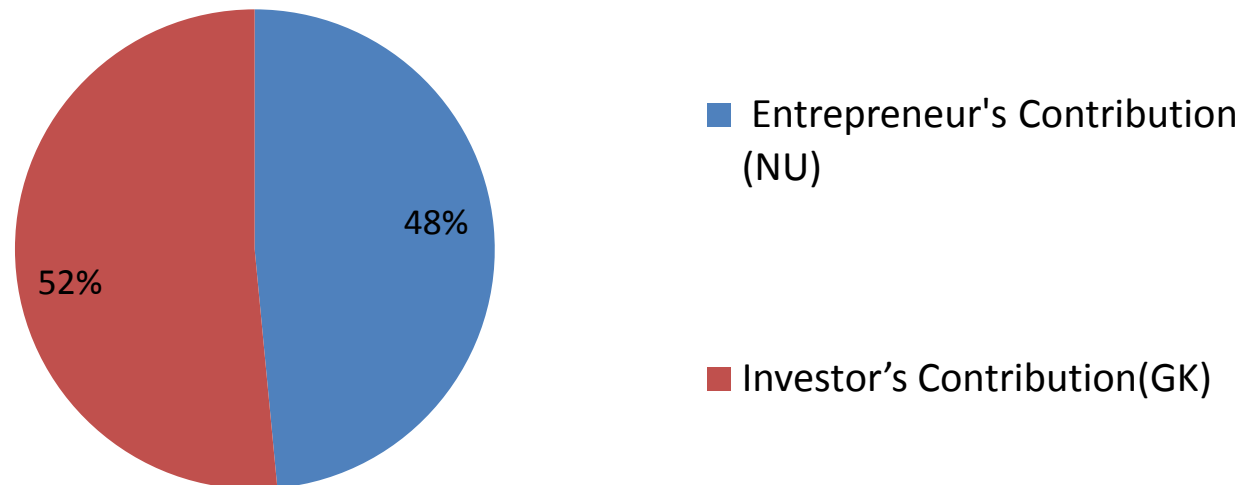
Business Name	:	Hafizul Cow Fattening Farm.
Address/ Location	:	Vill: Swastipur, Post: Swastipur Thana: kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 2,33,000/-
Financing	:	Self financing: BDT: 1,13,000/- Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 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 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 as soon as possible,2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow shade (Repair)	5,000	45,000	-	50,000
Cow(three cows)	-	0	120,000	120,000
3 Cows feeding for six month	-	54,000	0	54,000
Medicine	0	3,000	0	3,000
Water supply motor	6000	0	0	6,000
Total Capital	11,000	102,000	120,000	233,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	113,000	48
Investor's Contribution(GK)	120,000	52
Total Investment	233,000	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)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	245,400	245,400	490,800	269,670	269,670	539,340	296,354	296,354	592,707
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)]	71,400	71,400	142,800	86,970	86,970	173,940	104,519	104,519	209,037
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	18,000	18,000	36,000	24,000	24,000	48,000	30,000	30,000	60,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	29,700	29,700	59,400	36,570	36,570	73,140	43,527	43,527	87,054
(C-D)Net Profit:	41,700	41,700	83,400	50,400	50,400	100,800	60,992	60,992	121,983
Retained Income:	83,400			100,800			121,983		

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
<u>Cash inflow:</u>			
Opening Balance	0	257,400	310,200
Capital infusion by UDOYKTA	102,000		
Capital infusion by investor	120,000	0	0
Sales	490,800	539,340	592,707
Total receipts	712,800	796,740	902,907
<u>Cash Outflow:</u>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	59,400	73,140	87,054
Payback to investor	48,000	48,000	48,000
Total payment	455,400	486,540	518,724
Closing Balances	257,400	310,200	384,183

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 16th SB Design Lab on March 30, 2016
at Grameen Kalyan

Thank you

Pictures

Existing Shade











Thank You