



Grameen kalyan

Proposed NU Business Name *Hasibul cow fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Hasibul islam Vill :kantinagor boaldha ,Post: Hatos horipur Thana:kushtia, District: Kushtia
Age	:	23 Years.
Marital status	:	Unmarried.
Children	:	Nil
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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Shilpi khatun</p> <p>Md. Dolal uddin.</p> <p>Branch: Horipur, Group # 01, Centre # 33/M, Loan no 3279/1</p> <p>Member since: 2008 , First loan: Tk. 10,000, Last GB loan 10,000, Outstanding: 2560.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	B.B.A (Third Year)

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 Five years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agriculture Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01739868637.
National ID number	:	19975017944331465.
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Habibur Rahaman(2478).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 10,000 (ten thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

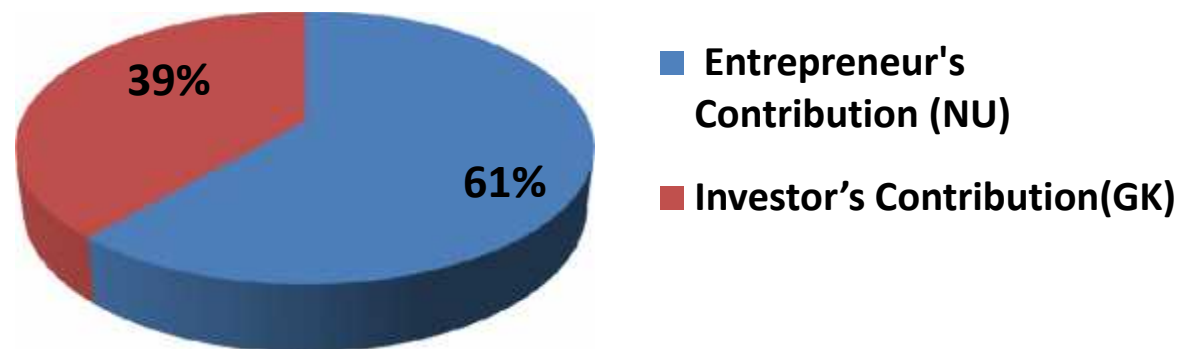
Business Name	:	Hasibul Cow Fattening Farm.
Address/ Location	:	Vill:kantinagor boaldha, Post:Hatos horipur, Thana : Kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 2,07,000/-
Financing	:	Self financing: BDT: 1,27,000/- Required Investment: BDT: 80,000/-
Present salary	:	Nil
Proposed Salary	:	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 sale 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 is as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Ready)	20,000	0	0	20,000
Cost of 3 cows (Tk. 40,000 per Cow)	40,000	0	80,000	120,000
Fan 01 Piece	3,000	0	0	3,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	54,000	0	54,000
Medicine		3,000		3,000
Water supply motor & Fittings	-	7,000	0	7,000
Total Capital	63,000	64,000	80,000	207,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	127,000	61
Investor's Contribution(GK)	80,000	39
Total Investment	207,000	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	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
(A) Total Revenue	243,600	243,600	487,200	267,780	267,780	535,560	294,369	294,369	588,738
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)]	69,600	69,600	139,200	85,080	85,080	170,160	102,534	102,534	205,068
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
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	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
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)	28,800	28,800	57,600	29,490	29,490	58,980	30,230	30,230	60,459
(C-D)Net Profit:	40,800	40,800	81,600	55,590	55,590	111,180	72,305	72,305	144,609
Retained Income:	81,600		111,180			144,609			

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	-	193,600	272,780
Capital Infusion by Udyokta	64,000	-	-
Capital Infusion by Investor	80,000	-	-
Sales	487,200	535,560	588,738
Total Receipts	631,200	729,160	861,518
<u>Cash Outflow:</u>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	57,600	58,980	60,459
Return to investor	32,000	32,000	32,000
Total payment	437,600	456,380	476,129
Closing Balance	193,600	272,780	385,389

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 27th Ex. SB Design Lab on 17th July,
2016 at Grameen Kalyan

Thank you

Existing Shade











NU With his Mother



Thank You