



Grameen Kalyan

Proposed NU Business Name: *Salim cow fattening farm .*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | |
|--|---|
| Name and address | : Md : Salim Hossain . Vill:Ziarokhi. Post: Komolapur Upazilla : Kushtia, District: Kushtia |
| Age | : 32 Years. |
| Marital status | : Married. |
| 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. Salina Khatun. : Md. Nur Alam . : Branch: Alampur, Group # 01, Centre # 34/M, Loan no.: 2984, Member since: 2007, First loan: Tk. 10,000, Existing loan: 10,000, Outstanding: 8900 : Entrepreneur. : No : Nil : Nil : Nil |
| Education, till to date | : Class Five |

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 five 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 | : | 01705369904 |
| National ID number | : | 5017956457410 |
| NU Project Source/Reference | : | GK |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 10,000 (Ten 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

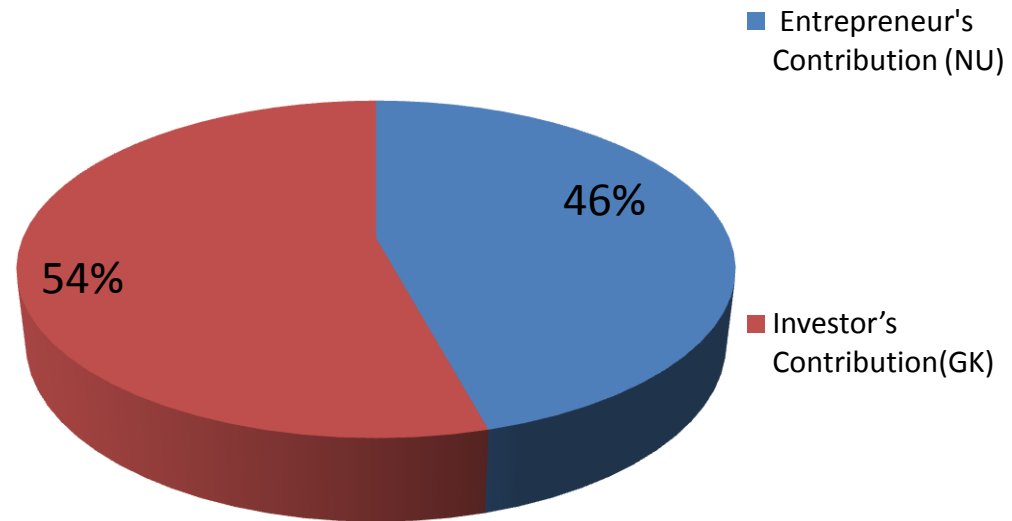
| | | |
|---------------------------------------|---|--|
| Project's Name | : | Salim Cow Fattening Farm. |
| Address/ Location | : | Vill.Ziarokhi , Post: Komolapur,Kushtia. |
| Total Investment | : | BDT : 369,000/- |
| Financing | : | Self financing: BDT :169,000/- Required Investment: BDT :200,000 /-(as equity) |
| Present salary/drawings from business | : | Nil |
| Proposed Salary | : | BDT :4000 (Four thousand only) |
| Proposed Business Implementation Plan | : | <ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 50,000/- each; ➤ In every six months the 4 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow 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 in August, 2015 |

PROPOSED PROJECT INVESTMENT BREAKDOWN

| Particulars | Existing Business NU (BDT) | Proposed Business (BDT) | | Total (BDT) |
|---|----------------------------------|-------------------------|----------------|----------------|
| | | NU | Investor | |
| Investments in different categories: | | | | |
| Cow Shade (Ready) | 80,000 | | - | 80,000 |
| Cows (Four cows) | 0 | | 200,000 | 200,000 |
| 4 Cows feeding for six month | | 72,000 | | 72,000 |
| Fan | | 3,000 | 0 | 3,000 |
| Water Supply Motor | | 7,000 | 0 | 7,000 |
| Electrical fittings | | 2,000 | 0 | 2,000 |
| Cash in hand | 5,000 | | 0 | 5,000 |
| Total Capital | 85,000 | 84,000 | 200,000 | 369,000 |

Source of Finance

| Source | Amount in BDT | In% |
|----------------------------------|----------------|-------------|
| Entrepreneur's Contribution (NU) | 169,000 | 46 |
| Investor's Contribution(GK) | 200,000 | 54 |
| Total Investment | 369,000 | 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) | 340,000 | 340,000 | 680,000 | 374,000 | 374,000 | 748,000 | 411,400 | 411,400 | 822,800 |
| Cow Dung Sales | 7,200 | 7,200 | 14,400 | 7,560 | 7,560 | 15,120 | 7,938 | 7,938 | 15,876 |
| (A) Total Revenue | 347,200 | 347,200 | 694,400 | 381,560 | 381,560 | 763,120 | 419,338 | 419,338 | 838,676 |
| 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 | 72,000 | 72,000 | 144,000 | 75,600 | 75,600 | 151,200 | 79,380 | 79,380 | 158,760 |
| (B) Total Cost of Sales | 232,000 | 232,000 | 464,000 | 243,600 | 243,600 | 487,200 | 255,780 | 255,780 | 511,560 |
| Gross profit (GP) [C=(A-B)] | 115,200 | 115,200 | 230,400 | 137,960 | 137,960 | 275,920 | 163,558 | 163,558 | 327,116 |
| Less: Operating Costs: | | | | | | | | | |
| Electricity bill | 300 | 300 | 600 | 330 | 330 | 660 | 363 | 363 | 726 |
| Transportation | 4000 | 4000 | 8,000 | 4,400 | 4,400 | 8,800 | 4,840 | 4,840 | 9,680 |
| Doctors and Medicine | 4000 | 4000 | 8,000 | 4,400 | 4,400 | 8,800 | 4,840 | 4,840 | 9,680 |
| Mobile bill (SMS & Reporting inclusive) | 900 | 900 | 1,800 | 990 | 990 | 1,980 | 1,089 | 1,089 | 2,178 |
| Proposed salary-self | 24,000 | 24,000 | 48,000 | 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 | 1200 | 1200 | 2,400 | 1,320 | 1,320 | 2,640 | 1,452 | 1,452 | 2,904 |
| Total Operating Cost (D) | 35,600 | 35,600 | 71,200 | 36,760 | 36,760 | 73,520 | 44,036 | 44,036 | 88,072 |
| (C-D)Net Profit: | 79,600 | 79,600 | 159,200 | 101,200 | 101,200 | 202,400 | 119,522 | 119,522 | 239,044 |
| Retained Income: | 159,200 | | | 202,400 | | | 239,044 | | |

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: Half-yearly installment will be paid after the first round of fund disbursement (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 | 373,200 | 495,200 |
| Capital Infusion by UDYOKTA | 84,000 | 0 | 0 |
| Capital Infusion by Investor | 200,000 | 0 | 0 |
| Sales | 694,400 | 763,120 | 838,676 |
| Total Receipts | 978,400 | 1,136,320 | 1,333,876 |
| <u>Cash Outflow:</u> | | | |
| Cost of goods sold | 464,000 | 487,200 | 511,560 |
| Operating expenses | 71,200 | 73,920 | 88,072 |
| Payback to investor | 70,000 | 80,000 | 90,000 |
| Total payment | 605,200 | 641,120 | 689,632 |
| Closing Balances | 373,200 | 495,200 | 644,244 |

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
- Ownership in his own name;
- Skill & experience: 5 years

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 5th Executive SB Design Lab on 28th July, 2015
at Grameen Kalyan.

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Thank you

Pictures

My mother and me

















Thank You