



Grameen Kalyan

**Proposed NU Business Name: Harunar
Rashid *fattening farm***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md.Harunar Rashid Village:Chowder, Post; Fulbaria Upazilla : Fulbaria, District: Fulbaria.
Age	: 29 Years.
Marital status	: Married .
No. of siblings:	: 3 brothers
Parent's and GB related Info	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Most. Sufiya Khatun.
(iii) Father's name	: Md. Abdul Khalek.
(iv) GB member's info	: Branch: Fulbaria, Group #04, Centre # 34/M, Loan no. 3078/2 Member since:2011 , First loan: Tk. 5,000, Existing loan: 30,000, Outstanding: 3000.
Further Information:	Father.
(v) Who pays GB loan installment	: No
(vi) Mobile lady	: Nil
(vii) Grameen Education Loan	: Nil
(viii) Any other loan like GCCN, GKF etc.	: Nil
(ix) Others	:
Education, till to date	: Class eight

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.)	:	He has 8 years cow rearing experiences & he also training from GRAMOUS on cow rearing in 2 years.
Other Own/Family Sources of Income	:	Father's income from agriculture farming .
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01720840396/-01988236387
National ID number	:	6112047333648
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 5,000(five thousand) and used in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Harunar Rashid Cow Fattening Farm.
Address/ Location	:	Vill.Chowder , Fulbaria,Mymensingh
Total Investment	:	BDT :2,14,500 /-
Financing	:	Self financing: BDT :94,500/- Required Investment: BDT :,1,20,000 /-(as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :2000 (Two thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 30,000/- each; ➤ In every six months 3 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 per cycle BDT 15,000/- ➤ Selling price of each cow after every cycle BDT 60,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 500/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project in November,2015.

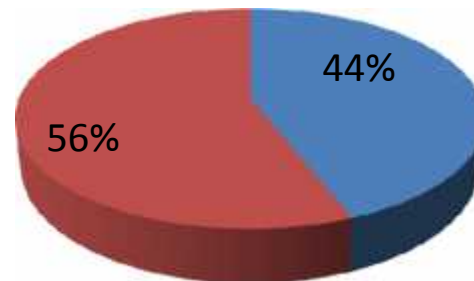
PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/NU investment	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow Shade (Repair)	60,000	5,000	-	65,000
Cows (3 cows)		0	90,000	90,000
3 Cows feeding for six month	0	15,000	30,000	45,000
Fan	2,500		0	2,500
Water motor		5,000		5,000
Electrical fittings	2,000		0	2,000
Cash in hand	5,000		0	5,000
Total Capital	69,500	25,000	120,000	214,500

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	94,500	44
Investor's Contribution(GK)	120,000	56
Total Investment	214,500	100%

- Entrepreneur's Contribution (NU)
- Investor's Contribution(GK)



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)	180,000	180,000	360,000	198,000	198,000	396,000	217,800	217,800	435,600
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	185,400	185,400	370,800	203,670	203,670	407,340	223,754	223,754	447,507
Less: Cost of sales									
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
(B) Total Cost of Sales	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
Gross profit (GP) [C=(A-B)]	50,400	50,400	100,800	61,920	61,920	123,840	74,916	74,916	149,832
Less: Operating Costs:									
Electricity bill	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	1500	1500	3,000	1,650	1,650	3,300	1,815	1,815	3,630
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	12,000	12,000	24,000	12,600	12,600	25,200	13,230	13,230	26,460
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	2500	2500	5,000	2,625	2,625	5,250	2,756	2,756	5,513
Total Operating Cost (D)	22,300	22,300	44,600	23,805	23,805	47,610	25,424	25,424	50,849
(C-D)Net Profit:	28,100	28,100	56,200	38,115	38,115	76,230	49,492	49,492	98,984
Retained Income:			56,200			76,230			98,984

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
Cash inflow:			
Opening Balance	5,000	161,200	192,430
Capital Infusion by Nobin udyokta	25,000		
Capital Infusion by Investor	120,000	0	0
Sales	370,800	407,340	447,507
Total Receipts	520,800	568,540	639,937
Cash Outflow:			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	44,600	47,610	50,849
Payback to investor	45,000	45,000	54,000
Total payment	359,600	376,110	402,524
Closing Balances	161,200	192,430	237,414

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
- Skill & experience.

WEAKNESS

- Shortage of foods in rainy season.

OPPORTUNITIES

- Local veterinary doctors;
- Investor's money will be payback in three years.

THREATS

- Theft;
- Disease.

Presented at 9th SB Design Lab on Nov 23, 2015 at
Grameen Kalyan

Thank you

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