



Grameen Kalyan

Proposed NU Business Name: *Mst. Hamidha*
Khatun Cow Fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: MD.Hamidul Islam . Vill: Koburhat (Dostopara) , Post: Jogoti, Upazilla : Kushtia, District: Kushtia
Age	: 19 Years.
Marital status	: Single.
No. of siblings:	: 3 (Three) Brother.
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.Hamida Khatun : Md. Sanoar Shekh . : Branch: Poradhah Mirpur, Group # 02, Centre # 28/M, Loan no.: 1195/3 Member since: 2008, First loan: Tk 10,000, Existing loan: 12,000, Outstanding: 8304 : Father . : No : Nil : Nil : Nil
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.)	:	Agriculture.
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 cow rearing experiences. He will also get support from his father.
Other Own/Family Sources of Income	:	Agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01744277494
National ID number	:	5017950038297
NU Project Source/Reference	:	GK

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 used agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including agriculture farming .

PROPOSED NOBIN UDYOKTA BUSINESS INFO

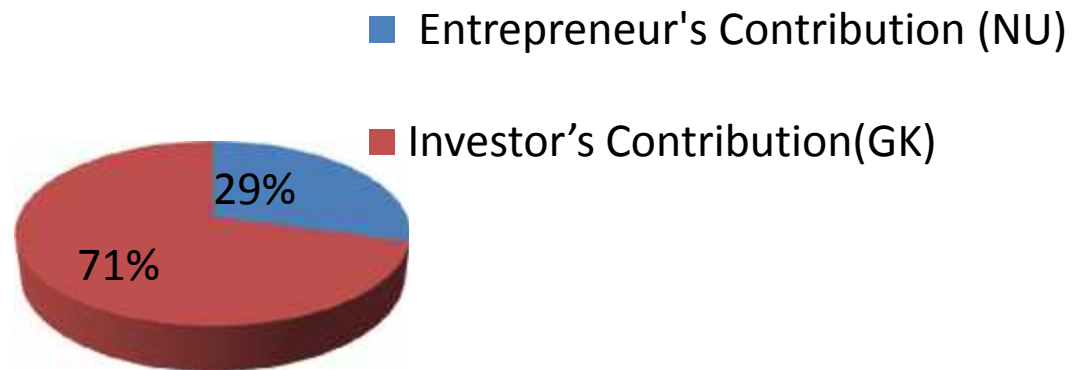
Project's Name	:	Hamidul Cow Fattening Farm.
Address/ Location	:	Koburhat (Dostopara), Kushtia.
Total Investment	:	BDT :2,69,000 /-
Financing	:	Self financing: BDT :79,000 /- Required Investment: BDT : 1,90,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT:3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 45,000/- each; ➤ In every six months the 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/cycle = BDT 18,000/-; ➤ Selling price of each cow after every cycle = BDT 90,000/-; ➤ 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 Early 2015.

PROPOSED PROJECT 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)	15,000	50,000	-	65,000
Cow (Three cows)	0	0	135,000	135,000
3 Cows feeding for six month	0	0	54,000	54,000
Fan	-	3,000		3,000
Water supply Motor	-	7,000		7,000
Cash in hand	-	4,000	1,000	5,000
Total Capital	15,000	64,000	190,000	269,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	79,000	29
Investor's Contribution(GK)	190,000	71
Total Investment	269,000	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)	270,000	270,000	540,000	297,000	297,000	594,000	326,700	326,700	653,400
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	275,400	275,400	550,800	302,670	302,670	605,340	332,654	332,654	665,307
Less: Cost of sales									
Cow Cost	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
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	189,000	189,000	378,000	198,450	198,450	396,900	208,373	208,373	416,745
Gross profit (GP) [C=(A-B)]	86,400	86,400	172,800	104,220	104,220	208,440	124,281	124,281	248,562
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)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
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)	30,000	30,000	60,000	30,900	30,900	61,800	31,890	31,890	63,780
(C-D)Net Profit:	56,400	56,400	112,800	73,320	73,320	146,640	92,391	92,391	184,782
Retained Income:	112,800			146,640			184,782		

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	0	313,800	380,440
Capital Infusion by UDYOKTA	79,000	0	0
Capital Infusion by Investor	190,000	0	0
Sales	550,800	605,340	665,307
Total Receipts	819,800	919,140	1,045,747
Cash Outflow:			
Cost of goods sold	378,000	396,900	416,745
Operating expenses	60,000	61,800	63,780
Payback to investor	68,000	80,000	80,000
Total payment	506,000	538,700	560,525
Closing Balances	313,800	380,440	485,222

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

Thank you

Pictures

My mother and me













Thank You