



Grameen kalyan

*Proposed NU Business Name : **Badsha Cow Fattening Farm***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md Badsha Alom Vill : Dohokhola, Post: Dohokhola Thana : Kushtia, District: Kushtia
Age	: 30 Years.
Marital status	: married.
Children	2 (Son)
No. of siblings:	: 2 (Two) brothers and 2 (Two) sisters
Parent's and GB related Info	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Mst . Parula Begum.
(iii) Father's name	: Late. Mahatab Uddin
(iv) GB member's info	: Branch: Alampur, Group #10, Centro# 45/M, Loan no. 4632/2 Member since: 2006 , First loan: Tk.8,000, Last GB loan: 20,000, Outstanding: 19,120.
Further Information:	
(v) Who pays GB loan installment	: NU.
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: Nil
(viii) Any other loan like GCCN, GKF etc.	: Nil
(ix) Others	: Nil
Education till to date	: Class Nine

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 ten years cow rearing experiences.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01735407028
National ID number	:	5017918390561
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 2006. At first she took GB loan BDT 8,000 (Eight 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

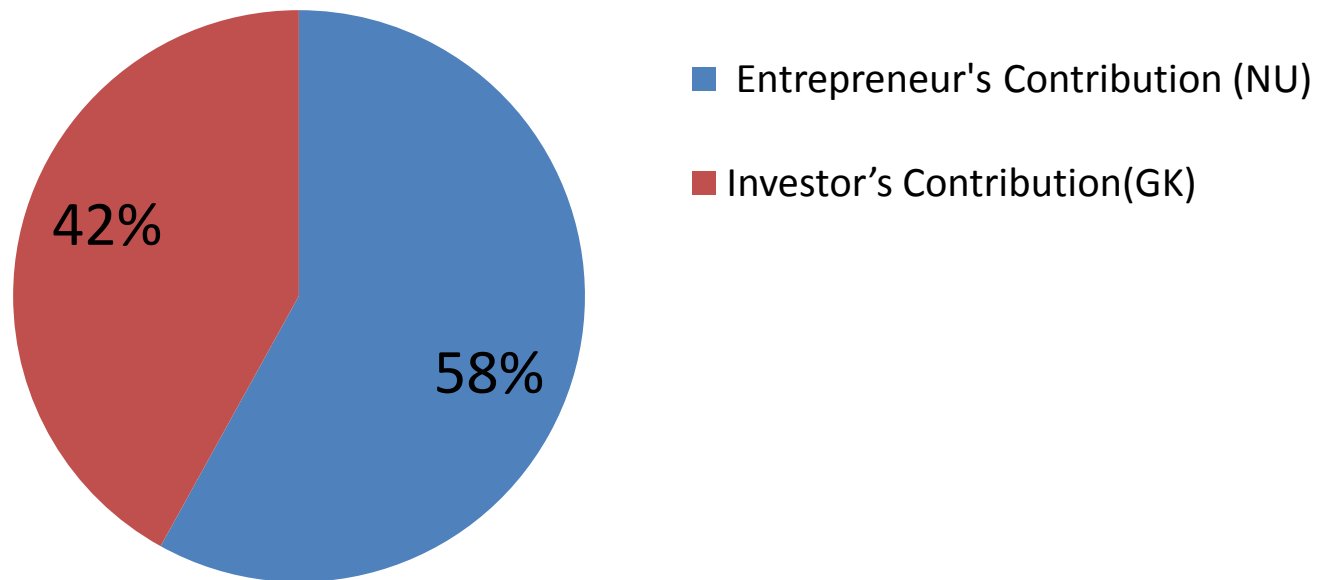
Business Name	:	Badsha Cow Fattening Farm.
Address/ Location	:	Vill: Dohokhola, Post: Dohokhola Thana : Kushtia District: Kushtia.
Total Investment in BDT	:	BDT: 2,86,000
Financing	:	Self financing: BDT: 1,66,000 Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 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 is in early, 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)	10,000	30,000	-	40,000
Cow(four cows)	40,000	0	120,000	160,000
4 Cows feeding for six month	72,000		0	72,000
Fan	3,000	0	0	3,000
Water supply motor	7,000	0	0	7,000
Cash in hand	4,000		0	4,000
Total Capital	136,000	30,000	120,000	286,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	166,000	58
Investor's Contribution(GK)	120,000	42
Total Investment	286,000	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)	320,000	320,000	640,000	352,000	352,000	704,000	387,200	387,200	774,400
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	327,200	327,200	654,400	359,560	359,560	719,120	395,138	395,138	790,276
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)]	95,200	95,200	190,400	115,960	115,960	231,920	139,358	139,358	278,716
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
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	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	38,000	38,000	76,000	39,100	39,100	78,200	46,310	46,310	92,620
(C-D)Net Profit:	57,200	57,200	114,400	76,860	76,860	153,720	93,048	93,048	186,096
Retained Income:			114,400			153,720			186,096

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	4,000	190,400	296,120
Capital infusion by investor	120,000	0	0
Sales	654,400	719,120	790,276
Total receipts	778,400	909,520	1,086,396
Cash Outflow:			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	76,000	78,200	92,620
Payback to investor	48,000	48,000	48,000
Total payment	588,000	613,400	652,180
Closing Balances	190,400	296,120	434,216

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 13th Ex. SB Design Lab on 16th
February, 2016 at Grameen Kalyan

Thank you

Pictures

Existing Shade







NU With his Mother



Thank You