



Grameen kalyan

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



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Hasibul Islam Vill : Kolabaria ,Post: Jogoti Thana : Kushtia, District: Kushtia
Age	: 22 Years.
Marital status	: Unmarried.
No. of siblings	: 2 (Two) brothers.
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"/> : Hasina Banu. : Rofikul Islam. : Branch: Poradha Mirpur, Group #09, Centro# 48/M, Loan no. 6736/2 Member since:1990 , First loan: Tk. 3,000, Last GB loan: 50,000, Outstanding: 28,000. : Father : No : Nil : Nil : Nil
Education, till to date	: H.S.C Pass.

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 Two years cow rearing experiences.
Other Own/Family Sources of Income	:	Father income from Cow business & Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01721750927.
National ID number	:	5019480017405
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 1990. At first she took GB loan BDT 3,000 (three 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

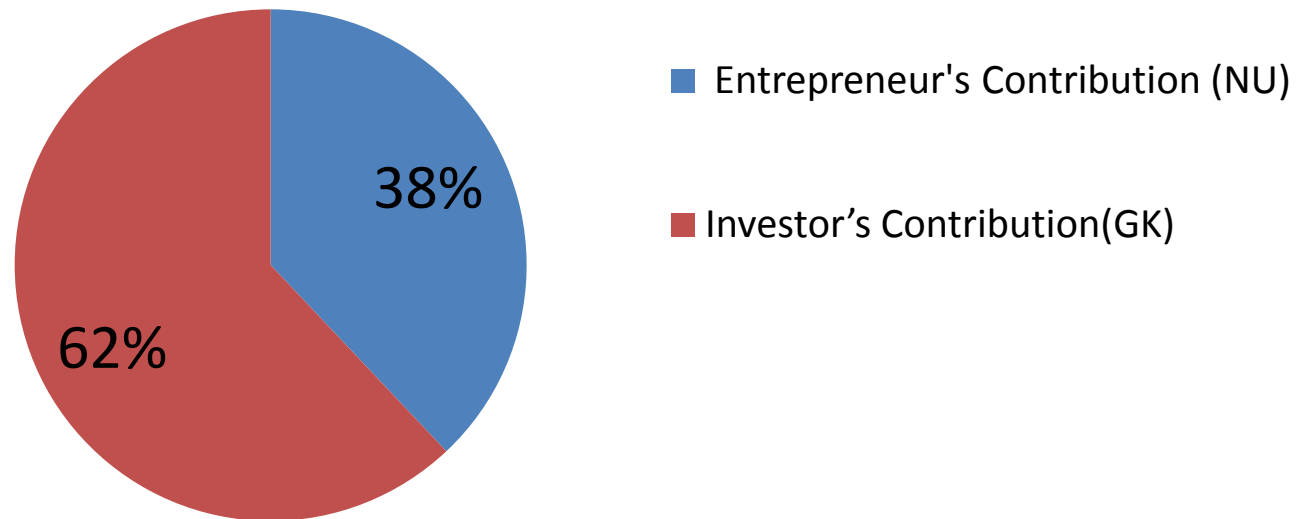
Business Name	:	Hasibul Cow Fattening Farm.
Address/ Location	:	Vill: Kolabaria Post: Jogoti Thana : Kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 1,87,000
Financing	:	Self financing: BDT: 71,000 Required Investment: BDT: 1,16,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 2000 (Two thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 2 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)	15,000	50,000	-	65,000
Cow(two cows)	0	0	80,000	80,000
2 Cows feeding for six month	0		36,000	36,000
Fan	-	3,000	0	3,000
Cash in hand	3,000		0	3,000
Total Capital	18,000	53,000	116,000	187,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	71,000	38
Investor's Contribution(GK)	116,000	62
Total Investment	187,000	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)	160,000	160,000	320,000	176,000	176,000	352,000	193,600	193,600	387,200
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
(A) Total Revenue	163,600	163,600	327,200	179,780	179,780	359,560	197,569	197,569	395,138
Less: Cost of sales									
Cow Cost	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
Cow Food	36,000	36,000	72,000	37,800	37,800	75,600	39,690	39,690	79,380
(B) Total Cost of Sales	116,000	116,000	232,000	121,800	121,800	243,600	127,890	127,890	255,780
Gross profit (GP) [C=(A-B)]	47,600	47,600	95,200	57,980	57,980	115,960	69,679	69,679	139,358
Less: Operating Costs:									
Electricity bill	600	600	1,200	660	660	1,320	726	726	1,452
Transportation	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Doctors and Medicine	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	12,000	12,000	24,000	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	2500	2500	5,000	2,500	2,500	5,000	2,500	2,500	5,000
Total Operating Cost (D)	20,900	20,900	41,800	27,540	27,540	55,080	28,244	28,244	56,488
(C-D)Net Profit:	26,700	26,700	53,400	30,440	30,440	60,880	41,435	41,435	82,870
Retained Income:			53,400			60,880			82,870

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
<u>Cash inflow:</u>			
Opening Balance	0	194,000	208,480
Capital infusion by UDYOKTA	71,000	0	0
Capital infusion by investor	116,000	0	0
Sales	327,200	359,560	195,138
Total receipts	514,200	553,560	403,618
<u>Cash Outflow:</u>			
Cost of goods sold	232,000	243,600	255,780
Operating expenses	41,800	55,080	56,488
Payback to investor	46,400	46,400	46,400
Total payment	320,200	345,080	358,668
Closing Balances	194,000	208,480	44,950

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

Trade License



Pictures

Existing Shade



Existing Shade Back Side













NU With his Mother



Thank You