



Grameen kalyan

Proposed NU Business Name : Bakul Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Bakul Hossain Vill : Bakhoy Mohobbatpur, Post: Hashimpur Thana : Kumarkhali, District: Kushtia
Age	:	29 Years.
Marital status	:	Married.
Children	:	Nil
No. of siblings:	:	3 (Three) brother's and 2(Two) sister's
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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Rhajia Khatun</p> <p>Md.Mojibar Rahaman.</p> <p>Branch: Kumarkhali, Group #02, Centre# 15/M, Loan no. 1291/2</p> <p>Member since: 2000 , First loan: Tk. 5,000, Last GB loan: 25,000, Outstanding: 20,000.</p> <p>Nobin uddoykta</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	Agricultural work.
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 experience.
Other Own/Family Sources of Income	:	Father operate small tea stall.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01743282101
National ID number	:	5017143529350
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 5,000 (Five thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

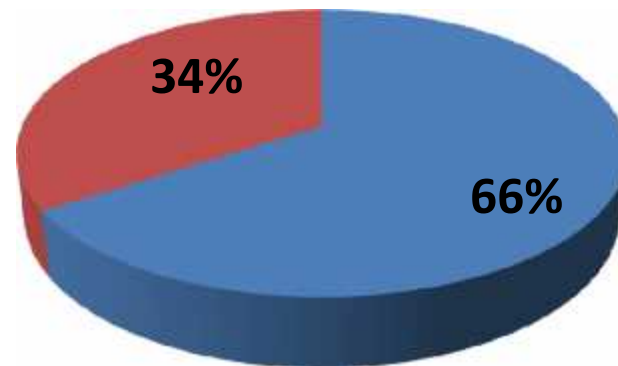
Business Name	:	Bakul Cow Fattening Farm.
Address/ Location	:	Vill: Bakhoy mohabbatpur, Post: Hashimpur Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 3,50,500
Financing	:	Self financing: BDT: 2,30,500 Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand taka only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 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 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 is as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	-	50,000	0	50,000
Cost of 5 cows (Tk. 40,000 per Cow)	70,000	0	120,000	190,000
Fan 01 Piece		2,500	0	2,500
Working Capital (Feeding Cost per cow 18000 per six month)		90,000		90,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	10000	-	10000
Total Capital	70,000	160,500	120,000	350,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	230,500	66
Investor's Contribution(GK)	120,000	34
Total Investment	350,500	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)	425,000	425,000	850,000	467,500	467,500	935,000	514,250	514,250	1,028,500
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	9,940
(A) Total Revenue	434,000	434,000	868,000	476,950	476,950	953,900	524,173	524,173	1,038,440
Less: Cost of sales									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
(B) Total Cost of Sales	290,000	290,000	580,000	304,500	304,500	609,000	319,725	319,725	639,450
Gross profit (GP) [C=(A-B)]	144,000	144,000	288,000	172,450	172,450	344,900	204,448	204,448	398,990
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
Non Cash Item:									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	36,800	36,800	73,600	37,590	37,590	75,180	38,435	38,435	76,869
(C-D)Net Profit:	107,200	107,200	214,400	134,860	134,860	269,720	166,013	166,013	332,026
Retained Income:			214,400			269,720			332,026

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	-	446,900	668,620
Capital Infusion by Udyokta	160,500	-	-
Capital Infusion by Investor	120,000	-	-
Sales	868,000	953,900	1,038,440
Total Receipts	1,148,500	1,400,800	1,707,060
<u>Cash Outflow:</u>			
Cost of goods sold	580,000	609,000	639,450
Operating expenses	73,600	75,180	76,869
Return to investor	48,000	48,000	48,000
Total payment	701,600	732,180	764,319
Closing Balance	446,900	668,620	942,741

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Shortage of foods in rainy season.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Veterinary Doctors;<input type="checkbox"/> This area is famous for cattle fattening;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 17th Ex. SB Design Lab on April 20,
2016 at Grameen Kalyan

Thank you

Existing Shade















NU With his Mother



Thank You