



Grameen kalyan

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



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md Shamim Hossain Vill : Poradhah, Post: Poradhah Thana : Mirpur, District: Kushtia
Age	:	31 Years.
Marital status	:	married.
Children	:	1 (Son)
No. of siblings:	:	1 (One) brother & 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. Sufia Begum
(iii) Father's name	:	Md.Abu Saied.
(iv) GB member's info	:	Branch: Poradhah, Group #02, Centro# 09/M, Loan no. 7833/1 Member since: 2005 , First loan: Tk. 5,000, Last GB loan: 20,000, Outstanding: 8,400.
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil

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	:	Father income from Cow business & Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01731476061
National ID number	:	5019480371249
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 2005. At first she took GB loan BDT 5,000 (five 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

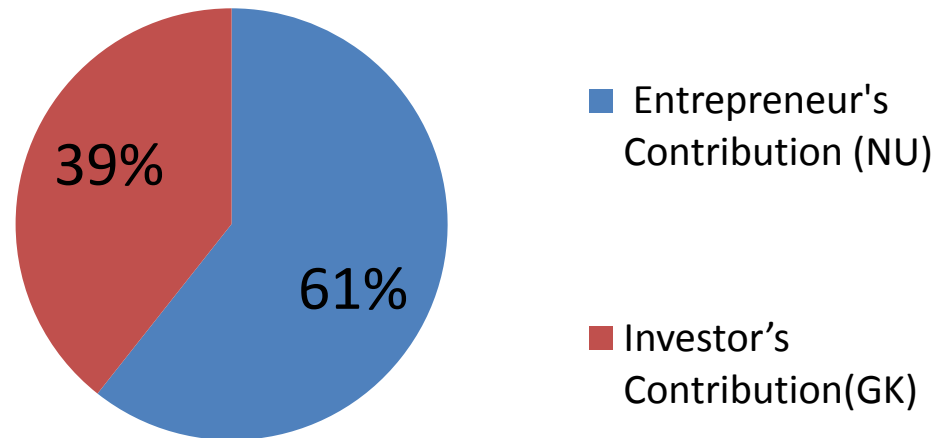
Business Name	:	Shamim Cow Fattening Farm.
Address/ Location	:	Vill: Poradhah, Post: Poradhah Thana kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 3,05,000/-
Financing	:	Self financing: BDT: 1,85,000/- Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 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 = 1,500/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is in early, 2016. ⁵

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 (Ready)	60,000	-	-	60,000
Cow(four cows)	40,000	0	120,000	160,000
4 Cows feeding for six month	18,000	54,000	0	72,000
Water supply motor		5,000		5,000
Medicine	0	5,000	0	5,000
Cash in hand	3,000	0	0	3,000
Total Capital	121,000	64,000	120,000	305,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	185,000	61
Investor's Contribution(GK)	120,000	39
Total Investment	305,000	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	6000	6000	12,000	6,600	6,600	13,200	7,260	7,260	14,520
Doctors and Medicine	6000	6000	12,000	6,600	6,600	13,200	7,260	7,260	14,520
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)	42,000	42,000	84,000	43,500	43,500	87,000	51,150	51,150	102,300
(C-D)Net Profit:	53,200	53,200	106,400	72,460	72,460	144,920	88,208	88,208	176,416
Retained Income:			106,400			144,920			176,416

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	3,000	167,000	248,800
Capital infusion by investor	120,000	0	0
Sales	640,000	704,000	774,400
Total receipts	763,000	871,000	1,023,200
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	84,000	87,000	102,300
Payback to investor	48,000	48,000	48,000
Total payment	596,000	622,200	661,860
Closing Balances	167,000	248,800	361,340

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