



Grameen kalyan

Proposed NU Business Name : Babli cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Babli Akter. Vill : Chithulia, Post: Poradha. Thana : Mirpur, District: Kushtia
Age	:	27 Years.
Marital status	:	married.
Children	:	One daughter.
No. of siblings:	:	1 (one) brother & 3(three) sisters.
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. Rushi Begum</p> <p>Md.Rafikul Islam Babu.</p> <p>Branch: poradhah, Group #02, Centro# 09/M, Loan no. 7694</p> <p>Member since: 2002 , First loan: Tk. 5,000, Last GB loan: 50,000, Outstanding: 19,120.</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	Housewife.
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 she has six years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Cow business & Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01936931927
National ID number	:	5019480382984
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 2002. 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

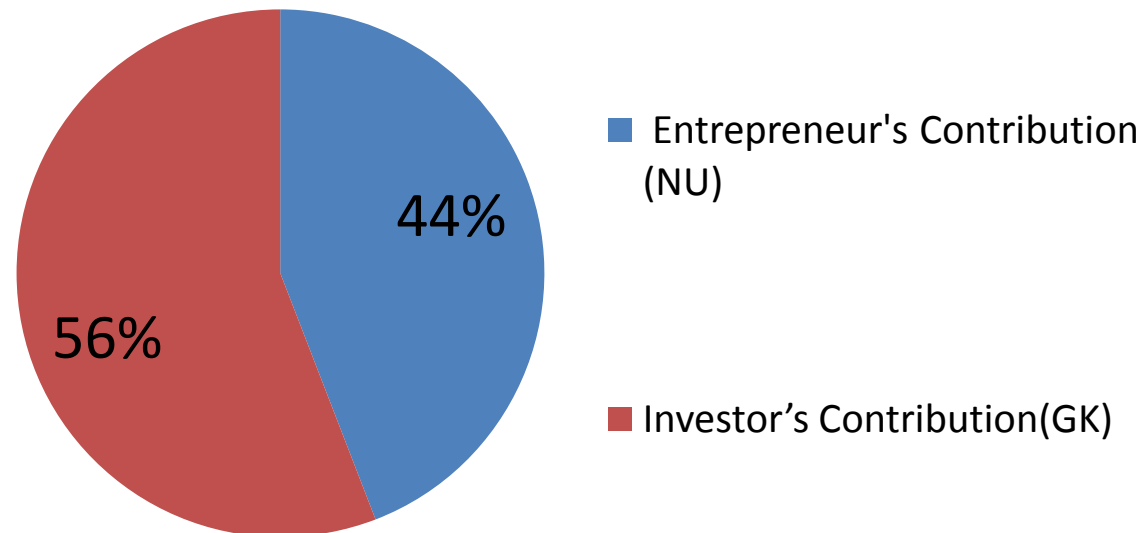
Business Name	:	Babli cow fattening Farm.
Address/ Location	:	Vill : Chithulia, Post: Poradha. Thana : Mirpur, District: Kushtia
Total Investment in BDT	:	BDT: 1,79,000/-
Financing	:	Self financing: BDT: 79,000/- Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 2000 (two thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 2 cows @ TK. 50,000/- 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 20,000-; ➤ Selling price of each cow after every cycle BDT 90,000/-; ➤ 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 April, 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 (Ready)	35,000	-	-	35,000
Cow(Two cows)	-	0	100,000	100,000
2 Cows feeding for six month	-	40,000	0	40,000
Medicine	0	2,000	0	2,000
Cash in hand	-	2,000	0	2,000
Total Capital	35,000	44,000	100,000	179,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	79,000	44
Investor's Contribution(GK)	100,000	56
Total Investment	179,000	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)	180,000	180,000	360,000	198,000	198,000	396,000	217,800	217,800	435,600
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
(A) Total Revenue	183,600	183,600	367,200	201,780	201,780	403,560	221,769	221,769	443,538
Less: Cost of sales									
Cow Cost	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
Cow Food	40,000	40,000	80,000	42,000	42,000	84,000	44,100	44,100	88,200
(B) Total Cost of Sales	140,000	140,000	280,000	147,000	147,000	294,000	154,350	154,350	308,700
Gross profit (GP) [C=(A-B)]	43,600	43,600	87,200	54,780	54,780	109,560	67,419	67,419	134,838
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
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	12,000	12,000	24,000	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	2700	2700	5,400	2,700	2,700	5,400	2,700	2,700	5,400
Total Operating Cost (D)	22,400	22,400	44,800	23,170	23,170	46,340	30,017	30,017	60,034
(C-D) Net Profit:	21,200	21,200	42,400	31,610	31,610	63,220	37,402	37,402	74,804
Retained Income:			42,400			63,220			74,804

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	0	181,400	204,620
Capital infusion by UDOYKTA	79,000	0	0
Capital infusion by investor	100,000	0	0
Sales	367,200	403,560	443,538
Total receipts	546,200	584,960	648,158
<u>Cash Outflow:</u>			
Cost of goods sold	280,000	294,000	308,700
Operating expenses	44,800	46,340	60,034
Payback to investor	40,000	40,000	40,000
Total payment	364,800	380,340	408,734
Closing Balances	181,400	204,620	239,424

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 15th Ex. SB Design Lab on March 13,
2016 at Grameen Kalyan

Thank you









Mother and me

