



Grameen Kalyan

Proposed NU Business Name: Hazrat cow *fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md.Hazrat Ali Village:Kushmail, Post; Kushmail Upazilla : Fulbaria, District: Fulbaria.
Age	:	32 Years.
Marital status	:	married (2 son & 1 daughter).
No. of siblings:	:	5 brothers & 3 sister
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Khodeja Khatun.
(iii) Father's name	:	Md. Mofij Uddin.
(iv) GB member's info	:	Branch: Shibgonj, Fulbaria. Group #09, Centre # 18/M, Loan no. 3353 First loan: 5000, Last loan: 15,000, Outstanding: All paid
Further Information:	:	Father.
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	
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.)	:	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.)	:	He has no training but 05 years cow rearing experience.
Other Own/Family Sources of Income	:	Father's income from agriculture farming .
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01798-019909
National ID number	:	6112059269021
NU Project Source/Reference	:	GK

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 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

Project's Name	:	Hazrat Cow Fattening Farm.
Address/ Location	:	Vill.Kushmail , Fulbaria,Mymensingh
Total Investment	:	BDT :2,91,000 /-
Financing	:	Self financing: BDT :1,71,000/- Required Investment: BDT :,1,20,000 /-(as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :2000 (Two 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 4 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months; ➤ Feeding cost of each cow per cycle BDT 18,000/- ➤ Selling price of each cow after every cycle BDT 70,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1000/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project in April,2016.

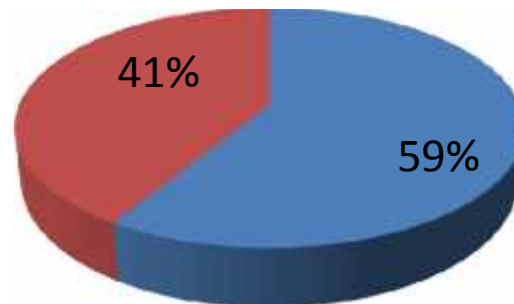
PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/NU investment	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow Shade (Repair)	20,000	35,000	-	55,000
Cows (1+3=4 cows)	30,000	0	120,000	150,000
4 Cows feeding for six month	0	72,000		72,000
Fan		2,000	0	2,000
Water motor		5,000		5,000
Electrical fittings		2,000	0	2,000
Cash in hand	5,000		0	5,000
Total Capital	55,000	116,000	120,000	291,000

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	171,000	59
Investor's Contribution(GK)	120,000	41
Total Investment	291,000	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)	280,000	280,000	560,000	308,000	308,000	616,000	338,800	338,800	677,600
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	287,200	287,200	574,400	315,560	315,560	631,120	346,738	346,738	693,476
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)]	55,200	55,200	110,400	71,960	71,960	143,920	90,958	90,958	181,916
Less: Operating Costs:									
Electricity bill	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
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	12,000	12,000	24,000	12,600	12,600	25,200	13,230	13,230	26,460
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	2,625	2,625	5,250	2,756	2,756	5,513
Total Operating Cost (D)	24,800	24,800	49,600	26,555	26,555	53,110	28,449	28,449	56,899
(C-D)Net Profit:	30,400	30,400	60,800	45,405	45,405	90,810	62,509	62,509	125,018
Retained Income:			60,800			90,810			125,018

Notes: 1. Agreed Grace period: Six Months.

2. **Investment Payback schedule:** Half-yearly installment will be paid after the first round of fund disbursement (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	5,000	253,800	296,610
Capital Infusion by Nobin udyokta	116,000		
Capital Infusion by Investor	120,000	0	0
Sales	574,400	631,120	693,476
Total Receipts	815,400	884,920	990,086
Cash Outflow:			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	49,600	53,110	56,899
Payback to investor	48,000	48,000	48,000
Total payment	561,600	588,310	616,459
Closing Balances	253,800	296,610	373,628

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
- Skill & experience: 08 years

WEAKNESS

- Shortage of foods in rainy season.

OPPORTUNITIES

- Local veterinary doctors;
- Investor's money will be payback in three years.

THREATS

- Theft;
- Disease.

Presented at 16th Ex. SB Design Lab on March 28,
2016 at Grameen Kalyan

Thank you

Picture











NU With Mother

