



Grameen kalyan

Proposed NU Business Name : Bazlur Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|--|---|--|
| Name and address | : | Md . Sadrul Bashar Vill : Majgram, Post: Shelaidah Thana : Kumarkhali, District: Kushtia |
| Age | : | 29 Years. |
| Marital status | : | Married. |
| Children | : | Nil |
| No. of siblings: | : | 1 (One) Brother. |
| 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. Dilara Horman</p> <p>Md. Bojlur Rohman.</p> <p>Branch: Shilaidah, Group #07, Centre# 42/M, Loan no. 4455/2</p> <p>Member since: 2010, First loan: Tk. 10,000, Last GB loan: 1,00,000, Outstanding: 30,000.</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p> |
| Education, till to date | : | Master's. |

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 ten years cow rearing experience. |
| Other Own/Family Sources of Income | : | Father income from School Teacher. |
| Other Own/Family Sources of Liabilities | : | Nil |
| Contact number | : | 01745413355. |
| National ID number | : | 5017194518926. |
| 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 2010. At first she took GB loan BDT 10,000 (Ten thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

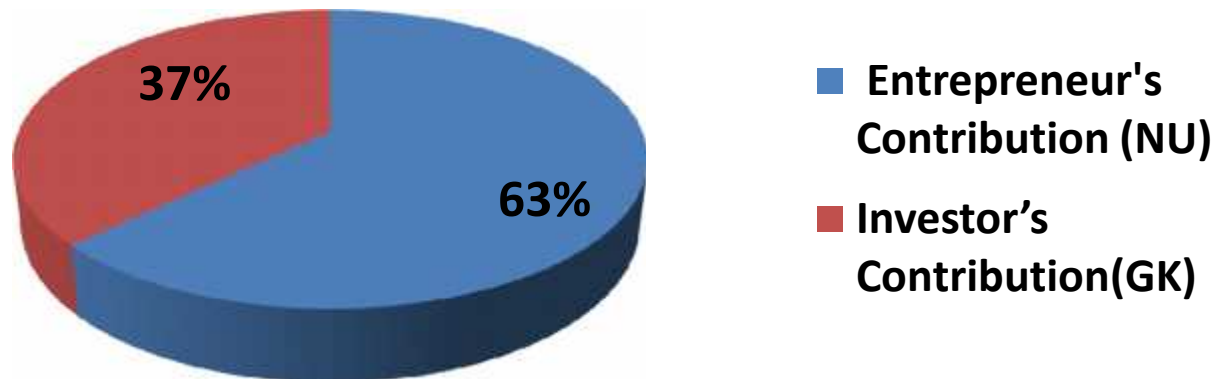
| | | |
|--|---|---|
| Business Name | : | Bazlur Cow Fattening Farm |
| Address/ Location | : | Vill: Majgram, Post: Shilaidah Thana : Kumarkhali, District: Kushtia. |
| Total Investment in BDT | : | BDT: 4,31,000 |
| Financing | : | Self financing: BDT: 2,71,000 Required Investment: BDT: 1,60,000 (as equity) |
| Present salary | : | Nil |
| Proposed Salary | : | BDT 4000 (Four thousand only) |
| Proposed Business Implementation Plan: | : | <ul style="list-style-type: none"> ➤ Start with having 6 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 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 | 60,000 | 0 | 0 | 60,000 |
| Cost of 6 cows (Tk. 40,000 per Cow) | 80,000 | 0 | 160,000 | 240,000 |
| Fan 02 Pieces | - | 5,000 | 0 | 5,000 |
| Working Capital (Feeding Cost per cow 18000 per six month) | - | 108,000 | 0 | 108,000 |
| Water supply motor & Fittings | - | 8,000 | 0 | 8,000 |
| Cash in hand | - | 10000 | 0 | 10000 |
| Total Capital | 140,000 | 131,000 | 160,000 | 431,000 |

Source of Finance

| Source | Amount in BDT | In % |
|----------------------------------|----------------|------------|
| Entrepreneur's Contribution (NU) | 271,000 | 63 |
| Investor's Contribution(GK) | 160,000 | 37 |
| Total Investment | 431,000 | 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) | 480,000 | 480,000 | 960,000 | 528,000 | 528,000 | 1,056,000 | 580,800 | 580,800 | 1,161,600 |
| Cow Dung Sales | 10,800 | 10,800 | 21,600 | 11,340 | 11,340 | 22,680 | 11,907 | 11,907 | 23,814 |
| (A) Total Revenue | 490,800 | 490,800 | 981,600 | 539,340 | 539,340 | 1,078,680 | 592,707 | 592,707 | 1,185,414 |
| Less: Cost of sales | | | | | | | | | |
| Cow Cost | 240,000 | 240,000 | 480,000 | 252,000 | 252,000 | 504,000 | 264,600 | 264,600 | 529,200 |
| Cow Food | 108,000 | 108,000 | 216,000 | 113,400 | 113,400 | 226,800 | 119,070 | 119,070 | 238,140 |
| (B) Total Cost of Sales | 348,000 | 348,000 | 696,000 | 365,400 | 365,400 | 730,800 | 383,670 | 383,670 | 767,340 |
| Gross profit (GP) [C=(A-B)] | 142,800 | 142,800 | 285,600 | 173,940 | 173,940 | 347,880 | 209,037 | 209,037 | 418,074 |
| Less: Operating Costs: | | | | | | | | | |
| Electricity bill | 1,200 | 1,200 | 2,400 | 1,260 | 1,260 | 2,520 | 1,323 | 1,323 | 2,646 |
| Transportation | 3,000 | 3,000 | 6,000 | 3,150 | 3,150 | 6,300 | 3,308 | 3,308 | 6,615 |
| Doctors and Medicine | 6,000 | 6,000 | 12,000 | 6,300 | 6,300 | 12,600 | 6,615 | 6,615 | 13,230 |
| Mobile bill | 1,500 | 1,500 | 3,000 | 1,575 | 1,575 | 3,150 | 1,654 | 1,654 | 3,308 |
| 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) | 38,700 | 38,700 | 77,400 | 39,585 | 39,585 | 79,170 | 40,529 | 40,529 | 81,059 |
| (C-D)Net Profit: | 104,100 | 104,100 | 208,200 | 134,355 | 134,355 | 268,710 | 168,508 | 168,508 | 337,016 |
| Retained Income: | | | 208,200 | | | 268,710 | | | 337,016 |

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 | - | 435,200 | 639,910 |
| Capital Infusion by Udyokta | 131,000 | - | - |
| Capital Infusion by Investor | 160,000 | - | - |
| Sales | 981,600 | 1,078,680 | 1,185,414 |
| Total Receipts | 1,272,600 | 1,513,880 | 1,825,324 |
| <u>Cash Outflow:</u> | | | |
| Cost of goods sold | 696,000 | 730,800 | 767,340 |
| Operating expenses | 77,400 | 79,170 | 81,059 |
| Return to investor | 64,000 | 64,000 | 64,000 |
| Total payment | 837,400 | 873,970 | 912,399 |
| Closing Balance | 435,200 | 639,910 | 912,926 |

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 19th Ex. SB Design Lab on May 18,
2016 at Grameen Kalyan

Thank you

Existing Shade









NU With his Father & Mother



NU With his Mother



Thank You