



Grameen kalyan

Proposed NU Business Name : Solaiman Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md . Zakir Hossain Vill : Majgram,Post: Shilaidah Thana : Kumarkhali, District: Kushtia
Marital status	:	Married
Age	:	29 Years
Children	:	1 (Son)
No. of siblings:	:	2 (Two) Brother's & 2(Two) Sister's
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. Tahmina Khatun
(iii) Father's name	:	Md. Nichhar Uddin
(iv) GB member's info	:	Branch: Shilaidah, Group #07, Centre# 29/M, Loan no. 3645/1 Member since: 2010, First loan: Tk. 5,000, Last GB loan: 15,000, Outstanding: 7,000.
Further Information:	:	
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Class Eight.

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	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01734417504.
National ID number	:	5017194520890.
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 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

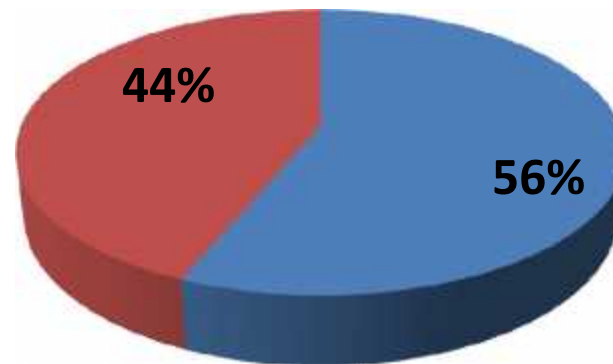
Business Name	:	Solaiman Cow Fattening Farm.
Address/ Location	:	Vill: Majgram, Post: Shilaidah Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 2,97,500
Financing	:	Self financing: BDT: 1,67,500 Required Investment: BDT: 1,30,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	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 = 1,000/-; ➤ 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	45,000	0	0	45,000
Cost of 4 cows (Tk. 40,000 per Cow)	40,000	0	120,000	160,000
Fan 01 Piece	-	2,500	0	2,500
Working Capital (Feeding Cost per cow 18000 per six month)	-	72,000	0	72,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	0	10000	10000
Total Capital	85,000	82,500	130,000	297,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	167,500	56
Investor's Contribution(GK)	130,000	44
Total Investment	297,500	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)	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	210,000	370,000	168,000	220,500	388,500	176,400	231,525	407,925
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	282,000	514,000	243,600	296,100	539,700	255,780	310,905	566,685
Gross profit (GP) [C=(A-B)]	95,200	45,200	140,400	115,960	63,460	179,420	139,358	84,233	223,591
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	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
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	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Total Operating Cost (D)	35,100	35,100	70,200	35,755	35,755	71,510	36,453	36,453	72,906
(C-D)Net Profit:	60,100	10,100	70,200	80,205	27,705	107,910	102,905	47,780	150,686
Retained Income:			70,200			107,910			150,686

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	-	230,700	286,610
Capital Infusion by Udyokta	82,500	-	-
Capital Infusion by Investor	130,000	-	-
Sales	654,400	719,120	790,276
Total Receipts	866,900	949,820	1,076,886
<u>Cash Outflow:</u>			
Cost of goods sold	514,000	539,700	566,685
Operating expenses	70,200	71,510	72,906
Return to investor	52,000	52,000	52,000
Total payment	636,200	663,210	691,591
Closing Balance	230,700	286,610	385,296

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 Mother



Thank You