



Grameen kalyan

Proposed NU Business Name : Hassan Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Hassan-Al-Mamun Vill : Puraton kushtia ,Post: Hatos Horepur Thana : Kushtia, District: Kushtia.
Age	:	21 Years.
Marital status	:	Married.
Children	:	Nil
No. of siblings:	:	1 (one) Brother 1(one) sister
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. Hasina Begom</p> <p>Md. Golzar hossan.</p> <p>Branch: Horepur, Group # 12, Centre # 28/M, Loan no: 8786</p> <p>Member since: 2008 , First loan: Tk. 10,000, Last GB loan: 35,000, Outstanding: 26530.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	H.S.C.

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 Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01716097232.
National ID number	:	19955017944024197.
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Habibur Rahaman(2478).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. 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

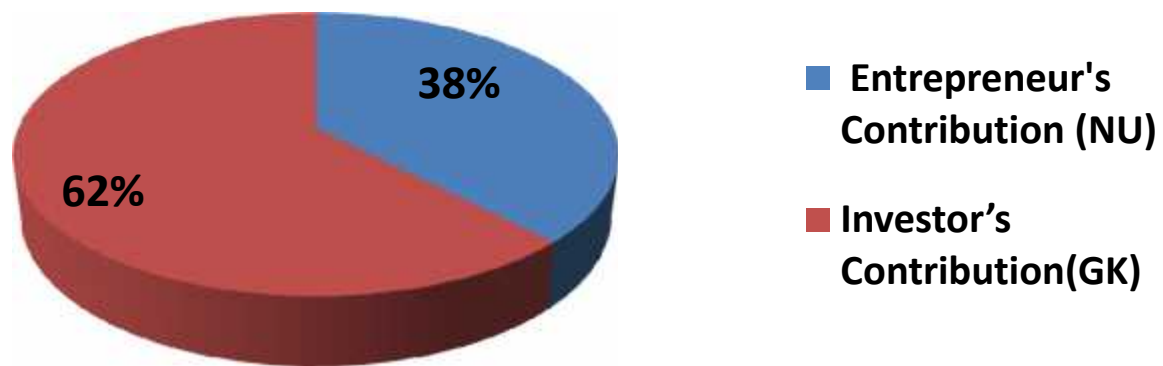
Business Name	:	Hassan Cow Fattening Farm.
Address/ Location	:	Vill: Puraton kushtia , Post:Hatos horepur, Thana : Kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 1,61,000/-
Financing	:	Self financing: BDT: 61,000/- Required Investment: BDT: 1,00,000/-
Present salary	:	Nil
Proposed Salary	:	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 sale 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 = 1,000/-; ➤ 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 (Repair)	5,000	10,000	0	15,000
Cost of 2 cows (Tk. 50,000 per Cow)	-	0	100,000	100,000
Fan 01 Piece	-	3,000	0	3,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	40,000	0	40,000
Medicine		3,000		3,000
Total Capital	5,000	56,000	100,000	161,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	61,000	38
Investor's Contribution(GK)	100,000	62
Total Investment	161,000	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	945	945	1,890	992	992	1,985
Transportation	2,000	4,000	6,000	2,100	4,200	6,300	2,205	4,410	6,615
Doctors and Medicine	2,000	2,000	4,000	2,100	2,100	4,200	2,205	2,205	4,410
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	12,000	12,000	24,000	12,000	12,000	24,000	12,000	12,000	24,000
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)	20,800	22,800	43,600	21,390	23,490	44,880	22,025	24,230	46,254
(C-D)Net Profit:	22,800	20,800	43,600	33,390	31,290	64,680	45,395	43,190	88,584
Retained Income:			43,600			64,680			88,584

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	-	159,600	184,280
Capital Infusion by Udyokta	56,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	367,200	403,560	443,538
Total Receipts	523,200	563,160	627,818
<u>Cash Outflow:</u>			
Cost of goods sold	280,000	294,000	308,700
Operating expenses	43,600	44,880	46,254
Return to investor	40,000	40,000	40,000
Total payment	363,600	378,880	394,954
Closing Balance	159,600	184,280	232,864

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Shortage of foods in rainy season.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Veterinary Doctors;<input type="checkbox"/> This area is famous for cattle fattening;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 23rd Ex. SB Design Lab on June 19,
2016 at Grameen Kalyan

Thank you

Existing Shade







NU With his Mother



Thank You