



Grameen kalyan

Proposed NU Business Name : Harun Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md : Harunar Rosid Shakhe Vill : Tukra Chongaca, Post: Shahangaca Thana : Sirajgang sodor, District: Sirajgang
Age	:	32 Years.
Marital status	:	Married.
Children	:	2 (two) sons
No. of siblings:	:	6(six) Brothers and 6 (six) 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Monowara Begum Late. Zel Hosen Branch: Chongaca, Group #01, Centre# 2/M, Loan no. 1084 Member since: 1985, First loan: Tk. 1,000, Last GB loan: 90,000, Outstanding: 47,800 NU No Nil Nil 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.)	:	Agricultural Work
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 10 (ten) years experience.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713720160
National ID number	:	8817894369748
NU Project Source/Reference	:	GK/Sirajgang Unit,Md.Tofazzul Haque (ID:2723)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1985. At first she took GB loan BDT 1000 (one 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

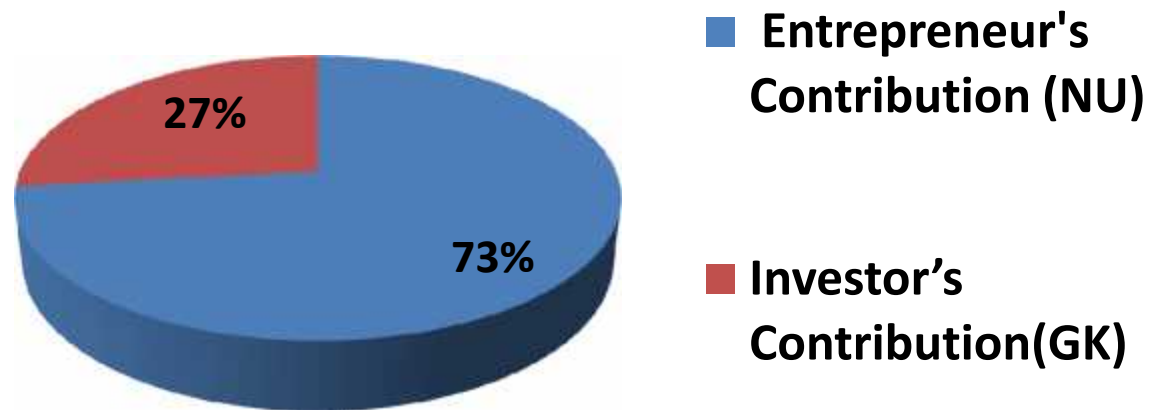
Business Name	:	Harun Cow Fattening Farm.
Address/ Location	:	Vill: Tukra Chongaca, Post: Shahangaca Thana : Sirajgang sodor, District: Sirajgang
Total Investment in BDT	:	BDT: 5,62,500
Financing	:	Self financing: BDT: 4,12,500 Required Investment: BDT: 1,50,000
Present salary	:	Nil
Proposed Salary	:	BDT 14,000 (fourteen thousand only per Cycle)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 7 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 (Ready)	60,000		0	60,000
Cost of 7 cows (Tk. 50,000 per Cow)	200,000	0	150,000	350,000
Fan 02 Pieces	2,500	3,000	0	5,500
Working Capital (Feeding Cost per cow 20000 per six month)	-	140,000	0	140,000
Water supply motor & Fittings	7,000		0	7,000
Total Capital	269,500	143,000	150,000	562,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	412,500	73
Investor's Contribution(GK)	150,000	27
Total Investment	562,500	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)	630,000	630,000	1,260,000	693,000	693,000	1,386,000	762,300	762,300	1,524,600
Cow Dung Sales	14,700	14,700	29,400	15,435	15,435	30,870	16,207	16,207	16,224
(A) Total Revenue	644,700	644,700	1,289,400	708,435	708,435	1,416,870	778,507	778,507	1,540,824
Less: Cost of sales									
Cow Cost	350,000	350,000	700,000	367,500	367,500	735,000	385,875	385,875	771,750
Cow Food	140,000	140,000	280,000	147,000	147,000	294,000	154,350	154,350	308,700
(B) Total Cost of Sales	490,000	490,000	980,000	514,500	514,500	1,029,000	540,225	540,225	1,080,450
Gross profit (GP) [C=(A-B)]	154,700	154,700	309,400	193,935	193,935	387,870	238,282	238,282	460,374
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	7,000	7,000	14,000	7,350	7,350	14,700	7,718	7,718	15,435
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary	14,000	14,000	28,000	14,000	14,000	28,000	14,000	14,000	28,000
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)	29,100	29,100	58,200	30,005	30,005	60,010	30,970	30,970	61,941
(C-D)Net Profit:	125,600	125,600	251,200	163,930	163,930	327,860	207,312	207,312	414,623
Retained Income:			251,200			327,860			414,623

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

	Year 1	Year 2	Year 3
<u>Cash inflow :</u>			
Opening Balance	0	484,200	752,060
Capital Infusion by Udyokta	143000	0	0
Capital Infusion by Investor	150000	0	0
Sales	1,289,400	1,416,870	1,540,824
Total Receipts	1,582,400	1,901,070	2,292,884
<u>Cash Outflow:</u>			
Cost of goods sold	980,000	1,029,000	1,080,450
Operating expenses	58,200	60,010	61,941
Return to investor	60,000	60,000	60,000
Total payment	1,098,200	1,149,010	1,202,391
Closing Balance	484,200	752,060	1,090,493

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 24th Ex. SB Design Lab on June 20,
2016 at Grameen Kalyan

Thank you













NU With his Mother



Thank You