



Grameen kalyan

Proposed NU Business Name : **Bilkis Cow Fattening Farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mokhlesur Rahman Vill : Afuri Jotkanu ,Post: Hemayetpur Thana : Pabna, District:Pabna
Age	:	32 Years.
Marital status	:	married.
Children	:	1(one) son
No. of siblings:	:	1(one) Brother & 3(three) 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. Bilkis khatun. Late. Mulai paramanik Branch: Malyonchi, Group #03, Centre# 82/M, Loan no 1001/4 Member since: 2013 , First loan: Tk.15,000, Last GB loan: 30,000, Outstanding 11,250 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.)	:	Part time job in united hospital
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 five years cow rearing experiences.
Other Own/Family Sources of Income	:	Agricultural work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01715-464052
National ID number	:	7615560333396
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit, Pabna.(FS: Rafiqul Islam-2725)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2013. At first she took GB loan BDT 15,000 (Fifteen thousand) and used agricultural work. Subsequently she borrowed loan from GB for several times for different activities including various work

PROPOSED NOBIN UDYOKTA BUSINESS INFO

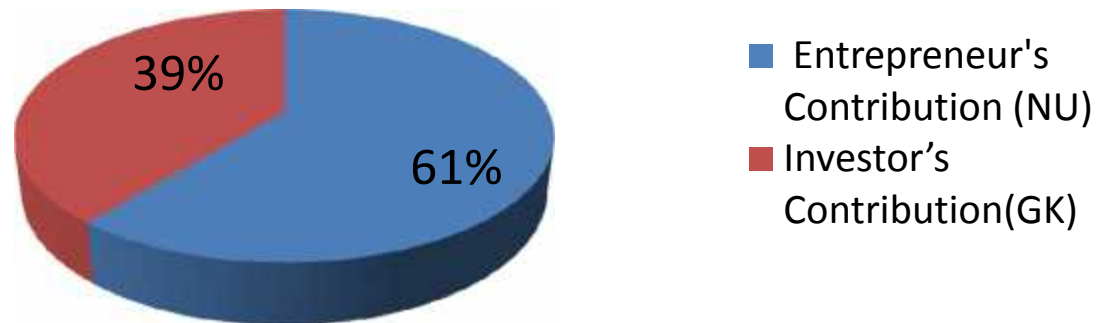
Business Name	:	Bilkis Cow Fattening Farm.
Address/ Location	:	Vill: Afuri Jotkanu, Post: Hemayetpur Thana : Pabna, District: pabna
Total Investment in BDT	:	BDT: 2,56,000
Financing	:	Self financing: BDT: 1,56,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 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 18,000-; ➤ 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 in July, 2016

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	20,000	20,000	0	40,000
Cost of 3 cows (Tk. 50,000 per Cow)	45,000	0	100,000	145,000
Fan 01 Piece	-	2,000	0	2,000
Working Capital (Feeding Cost per cow 18000 per six month)		54,000	0	54,000
Water supply motor & Fittings	-	7,000	0	7,000
medicine and doctor		3,000		3,000
Cash in hand	-	5000		5000
Total Capital	65,000	91,000	100,000	256,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	156,000	61
Investor's Contribution(GK)	100,000	39
Total Investment	256,000	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)	270,000	270,000	540,000	297,000	297,000	594,000	326,700	326,700	653,400
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	5,971
(A) Total Revenue	275,400	275,400	550,800	302,670	302,670	605,340	332,654	332,654	659,371
Less: Cost of sales									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Cow Food	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
(B) Total Cost of Sales	204,000	204,000	408,000	214,200	214,200	428,400	224,910	224,910	449,820
Gross profit (GP) [C=(A-B)]	71,400	71,400	142,800	88,470	88,470	176,940	107,744	107,744	209,551
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	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
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	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	35,100	35,100	70,200	35,805	35,805	71,610	36,560	36,560	73,121
(C-D)Net Profit:	36,300	36,300	72,600	52,665	52,665	105,330	71,183	71,183	142,367
Retained Income:			72,600			105,330			142,367

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	0	223,600	288,930
Capital Infusion by Udyokta	91,000	0	0
Capital Infusion by Investor	100,000	0	0
Sales	550,800	605,340	659,371
Total Receipts	741,800	828,940	948,301
<u>Cash Outflow:</u>			
Cost of goods sold	408,000	428,400	449,820
Operating expenses	70,200	71,610	73,121
Return to investor	40,000	40,000	40,000
Total payment	518,200	540,010	562,941
Closing Balance	223,600	288,930	385,360

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 26th Ex. SB Design Lab on 16th July ,
2016 at Grameen Kalyan

Thank you

Existing business photo







NU with his Mother



Thank You