



Grameen kalyan

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



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shamim Hossain Vill : Mohendrapur ,Post: Baniakandi Thana : Kumarkhali, District: Kushtia
Age	:	21 Years.
Marital status	:	Unmarried.
No. of siblings:	:	1 (One) brother and 1 (One) sister
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: Samirunnessa.
(iii) Father's name	:	Md. Gaffar Sheikh
(iv) GB member's info	:	Branch: Kumarkhali, Group # 02, Centre# 11/M, Loan no: 1216 Member since: 2007 , First loan: Tk.3,000, Last GB loan: 17,000, Outstanding: 3,000.
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(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	:	H.S.C Pass.

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 05 years cow rearing experiences.
Other Own/Family Sources of Income	:	Father's Income from Van.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01916136483
National ID number	:	19945017143000097
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 2007. At first she took GB loan BDT 3,000 (Three 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

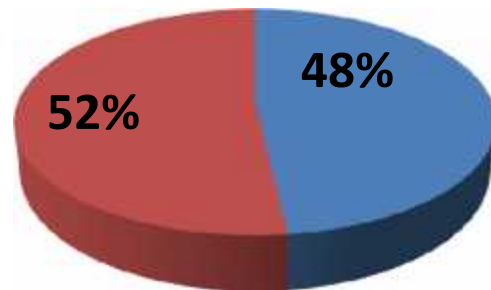
Business Name	:	Shamim Cow Fattening Farm.
Address/ Location	:	Vill: Mohendrapur, Post: Baniakandi Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 1,93,000
Financing	:	Self financing: BDT: 93,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3500 (Three thousand Five hundred only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 30,000/- 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 15,000/-; ➤ Selling price of each cow after every cycle BDT 70,000/-; ➤ 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 January 2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Proposed Business (BDT)		Total (BDT)
	NU	Investor	
Investments in different categories:			
Cow Shade	45,000	0	45,000
Cost of 3 cow (Tk. 30,000 per Cow)	0	90,000	90,000
Fan 01 Pcs	3,000	0	3,000
Working Capital (Feeding & medicine cost)	45,000		45,000
Cash in hand	0	10000	10,000
Total Capital	93,000	100,000	193,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	93,000	48
Investor's Contribution(GK)	100,000	52
Total Investment	193,000	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)	210,000	210,000	420,000	231,000	231,000	462,000	254,100	254,100	508,200
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	5,971
(A) Total Revenue	215,400	215,400	430,800	236,670	236,670	473,340	260,054	260,054	514,171
Less: Cost of sales									
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
(B) Total Cost of Sales	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
Gross profit (GP) [C=(A-B)]	80,400	80,400	160,800	94,920	94,920	189,840	111,216	111,216	216,496
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
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	21,000	21,000	42,000	21,000	21,000	42,000	21,000	21,000	42,000
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)	29,900	29,900	59,800	30,445	30,445	60,890	31,027	31,027	62,055
(C-D)Net Profit:	50,500	50,500	101,000	64,475	64,475	128,950	80,189	80,189	160,378
Retained Income:	101,000			128,950			160,378		

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
<u>Cash inflow:</u>			
Opening Balance	0	254,000	342,950
Capital Infusion by Udyokta	93000	0	0
Capital Infusion by Investor	100000	0	0
Sales	430,800	473,340	514,171
Total Receipts	623,800	727,340	857,121
<u>Cash Outflow:</u>			
Cost of goods sold	270,000	283,500	279,675
Operating expenses	59,800	60,890	62,055
Return to investor	40,000	40,000	40,000
Total payment	369,800	384,390	381,730
Closing Balances	254,000	342,950	475,391

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 11th Ex. SB Design Lab on 14th January,
2016 at Grameen Kalyan.

Thank you

Pictures

Existing Shade



Existing Shade









Nu with his Father & Mother



NU With his Mother



Thank You