



Grameen kalyan

Proposed NU Business Name : **Bobita cow fattening farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Mst. Bobita Khatun Vill : Poradha, Post: Poradha Thana : Mirpur, District: Kushtia
Age	: 18 Years.
Marital status	: Unmarried.
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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Champa Begum : Md.Usman Ali. : Branch: poradhah, Group #03, Centro# 09/M, Loan no. 1513/3 Member since: 2011 , First loan: Tk. 10,000, Last GB loan:TK. 15,000, Outstanding: TK.10,380. : Father : No : Nil : Nil : Nil
Education, till to date	: Class Nine

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 she has two years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Cow business & Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01937727392
National ID number	:	19985019480016253
NU Project Source/Reference	:	Grameen Kalyan, Kushtia Unit Office, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 10,000 (ten thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

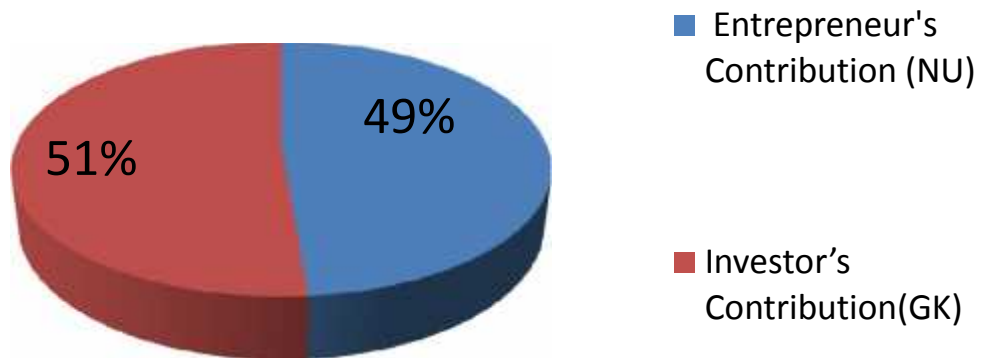
Business Name	:	Bobita cow fattening Farm.
Address/ Location	:	Vill: Poradha, Post: Poradha Thana Mirpur, District: Kushtia.
Total Investment in BDT	:	BDT: 3,04,000/-
Financing	:	Self financing: BDT: 1,48,000/- Required Investment: BDT: 1,56,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 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 in April ,2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow shade (Ready)	60,000	-	-	60,000
Cow(four cows)	40,000	0	120,000	160,000
4 Cows feeding for six month	-	36,000	36,000	72,000
Medicine	0	4,000	0	4,000
Water supply motor	6,000	0	0	6,000
Cash in hand	2,000	0	0	2,000
Total Capital	108,000	40,000	156,000	304,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	148,000	49
Investor's Contribution(GK)	156,000	51
Total Investment	304,000	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)	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	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
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	232,000	464,000	243,600	243,600	487,200	255,780	255,780	511,560
Gross profit (GP) [C=(A-B)]	95,200	95,200	190,400	115,960	115,960	231,920	139,358	139,358	278,716
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Doctors and Medicine	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	24,000	24,000	48,000	30,000	30,000	60,000	36,000	36,000	72,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	2700	2700	5,400	2,700	2,700	5,400	2,700	2,700	5,400
Total Operating Cost (D)	37,400	37,400	74,800	44,470	44,470	88,940	51,647	51,647	103,294
(C-D)Net Profit:	57,800	57,800	115,600	71,490	71,490	142,980	87,711	87,711	175,422
Retained Income:			115,600			142,980			175,422

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	2,000	236,800	302,260
Capital infusion by udyokta	40,000		
Capital infusion by investor	156,000	0	0
Sales	640,000	704,000	774,400
Total receipts	838,000	940,800	1,076,660
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	74,800	88,940	103,294
Payback to investor	62,400	62,400	62,400
Total payment	601,200	638,540	677,254
Closing Balances	236,800	302,260	399,406

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 15th Ex. SB Design Lab on March 13,
2016 at Grameen Kalyan

Thank you













Mother and me

