



Grameen kalyan

Proposed NU Business Name : Shamim cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shamim ali Vill: Poradha, Post: poradha. Thana: Mirpur, District: Kushtia
Age	:	23 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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Marzina khatun</p> <p>Md. Mobarak hossain.</p> <p>Branch: poradha, Group # 09, Centre # 19/M, Loan no: 12028/1</p> <p>Member since: 2006 , First loan: Tk. 4,000, Last GB loan: 10,000, Outstanding: 10,000.</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 four years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01934565735.
National ID number	:	19975019480054639.
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Kholilur Rahman(2457).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 4,000 (four 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	:	Shamim Cow Fattening Farm.
Address/ Location	:	Vill : Poradha, Post: poradha Thana : Mirpur, District: Kushtia
Total Investment in BDT	:	BDT: 3,10,000/-
Financing	:	Self financing: BDT: 2,10,000/- Required Investment: BDT: 1,00,000/-
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 50,000/- 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 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)	5,000	50,000	0	55,000
Cost of 4 cow (Tk. 50,000 per Cow)	70,000	0	100,000	170,000
Fan 01 Pcs	-	3,000	0	3,000
Working Capital (Feeding Cost)	-	72,000	0	72,000
Medicine	-	3,000	0	3,000
Water supply motor & Fittings	-	7,000	0	7,000
Total Capital	75,000	135,000	100,000	310,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	210,000	68
Investor's Contribution(GK)	100,000	32
Total Investment	310,000	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	945	945	1,890	992	992	1,985
Transportation	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Non Cash Item:									
Depreciation Expenses	2,700	2,700	5,400	2,970	2,970	5,940	3,267	3,267	6,534
Total Operating Cost (D)	30,500	30,500	61,000	31,260	31,260	62,520	32,072	32,072	64,143
(C-D)Net Profit:	64,700	64,700	129,400	84,700	84,700	169,400	107,287	107,287	214,573
Retained Income:	129,400			169,400			214,573		

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	-	324,400	453,800
Capital Infusion by Udyokta	135,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	654,400	719,120	790,276
Total Receipts	889,400	1,043,520	1,244,076
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	61,000	62,520	64,143
Return to investor	40,000	40,000	40,000
Total payment	565,000	589,720	615,703
Closing Balances	324,400	453,800	628,373

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 31st Ex. SB Design Lab on 17th August,
2016 at Grameen Kalyan.

Thank you

Existing Shade









NU With his Mother



Thank You