



Grameen kalyan

Proposed NU Business Name : Babar Doya Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Forhad Hossain Vill : Hislabot, Post: Osmanpur Thana : Khokhsha, District: Kushtia
Age	:	31 Years.
Marital status	:	Married.
Children	:	1 (One) Son & 2 (Two) Daughters
No. of siblings:	:	1 (One) Brother & 4 (Four) Sisters
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. Nurnahar Begum
(iii) Father's name	:	Md. Amirul Islam
(iv) GB member's info	:	Branch: Khokhsha, Group #10, Centre# 15/M, Loan no. 6574/1 Member since: 2007, First loan: Tk. 5,000, Last GB loan: 20,000, Outstanding: All paid
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	:	class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Cow fattening & Kosai.
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 ten years cow rearing experience.
Other Own/Family Sources of Income	:	Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01920107417
National ID number	:	5016357715669
NU Project Source/Reference	:	Gk/Kum/Md. Anowar Hossain/2525

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 5,000 (Five thousand) and used agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

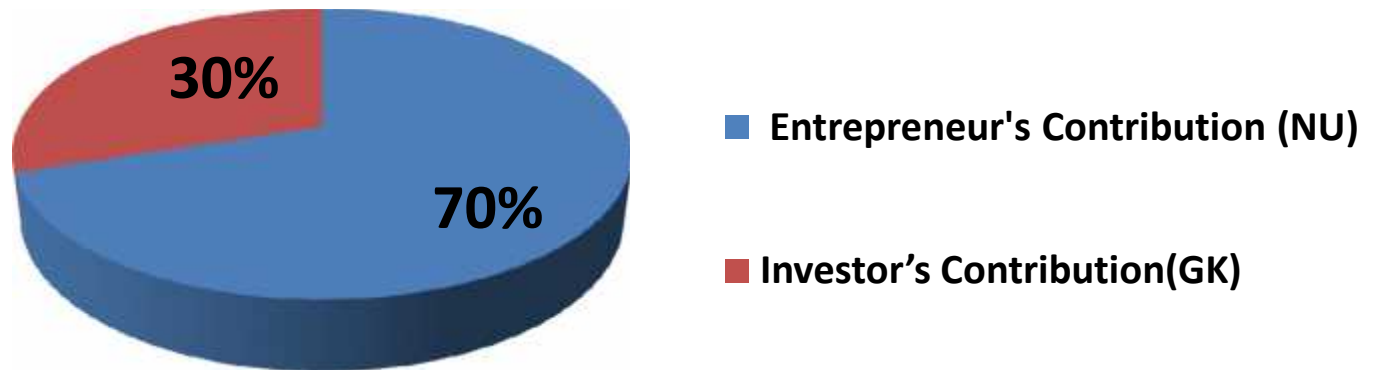
Business Name	:	Babar Doya Cow Fattening Farm.
Address/ Location	:	Vill: Hislabet, Post: Osmanpur Thana : Khokhsha, District: Kushtia.
Total Investment in BDT	:	BDT: 4,33,000
Financing	:	Self financing: BDT: 3,03,000 Required Investment: BDT: 1,30,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 6 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 15,000/-; ➤ Selling price of each cow after every cycle BDT 75,000/-; ➤ 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 (Repair)	40,000	30,000	-	70,000
Cost of 6 cows (Tk. 40,000 per Cow)	90,000	40,000	120,000	250,000
Fan 02 Pieces	-	5,000	-	5,000
Working Capital (Feeding Cost per cow 15000 per six month)	-	90,000	-	90,000
Water supply motor & Fittings	-	8,000	-	8,000
Cash in hand	-	-	10,000	10,000
Total Capital	130,000	173,000	130,000	433,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	303,000	70
Investor's Contribution(GK)	130,000	30
Total Investment	433,000	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)	450,000	450,000	900,000	495,000	495,000	990,000	544,500	544,500	1,089,000
Cow Dung Sales	10,800	10,800	21,600	11,340	11,340	22,680	11,907	11,907	23,814
(A) Total Revenue	460,800	460,800	921,600	506,340	506,340	1,012,680	556,407	556,407	1,112,814
Less: Cost of sales									
Cow Cost	240,000	240,000	480,000	252,000	252,000	504,000	264,600	264,600	529,200
Cow Food	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
(B) Total Cost of Sales	330,000	330,000	660,000	346,500	346,500	693,000	363,825	363,825	727,650
Gross profit (GP) [C=(A-B)]	130,800	130,800	261,600	159,840	159,840	319,680	192,582	192,582	385,164
Less: Operating Costs:									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
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)	45,000	45,000	90,000	45,900	45,900	91,800	46,860	46,860	93,720
(C-D)Net Profit:	85,800	85,800	171,600	113,940	113,940	227,880	145,722	145,722	291,444
Retained Income:	171,600			227,880			291,444		

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	-	422,600	598,480
Capital Infusion by Udyokta	173,000	-	-
Capital Infusion by Investor	130,000	-	-
Sales	921,600	1,012,680	1,112,814
Total Receipts	1,224,600	1,435,280	1,711,294
<u>Cash Outflow:</u>			
Cost of goods sold	660,000	693,000	727,650
Operating expenses	90,000	91,800	93,720
Return to investor	52,000	52,000	52,000
Total payment	802,000	836,800	873,370
Closing Balances	422,600	598,480	837,924

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 32nd SB Ex. Design Lab on 21st August,
2016 at Grameen Kalyan

Thank you

Existing Shade











NU With his Mother



Thank You