Grameen Kalyan Proposed NU Business Name: Shimul cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md : Shimul Islam . Vill:Baliapara. Post: Alampur Upazilla : Kushtia, District: Kushtia
Age	:	18 Years.
Marital status	:	Single.
No. of siblings:	:	2(Two) brothers & 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		Mother Father Mst. Morjina khatun . Md. Sohidul Islam. Branch: Alampur, Group # 04, Centre # 01/M, Loan no.: 1079, Member since:2007, First loan: Tk. 5,000,
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	: : : : : : : : : : : : : : : : : : : :	Last loan: 50,000, Outstanding: 15350 Father. No Nil Nil Nil
Education, till to date	:	S.S.C 2

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture farming
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 Two years cow rearing experiences. He will also get support from his father.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01773553139
National ID number	•	19975017956031383
NU Project Source/Reference	•	GK

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 bought two Goats. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Shimul Cow Fattening Farm.		
Address/ Location		Vill.Baliapara , Post: Alampur,Kushtia.		
Total Investment	:	BDT :4,84,000/-		
Financing	:	Self financing: BDT :2,84,000/- Required Investment: BDT : 2,00,000/-(as equity)		
Present salary/drawings from business	:	Nil		
Proposed Salary		BDT :4000 (Four thousand only)		
Proposed Business Implementation Plan	=	 Start with having 5 cows @ TK. 50,000/- each; In every six months 5 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months; Feeding cost of each cow per cycle BDT 20,000/- 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 Early 2015. 		

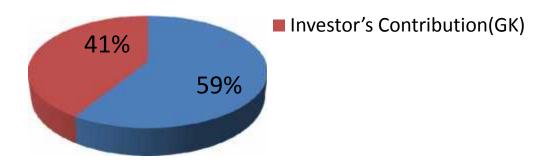
PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Pro Bus	Total					
Particulars	Dusilless	NU	Investor	(BDT)				
	1	2	3	4(1+2+3)				
Investments in different categories:								
Cow Shade (Ready)	110,000	-		110,000				
Cows (Five cows)	60000	0	200,000	260,000				
5 Cows feeding for six month	0	100,000	0	100,000				
Fan	-	3,000	0	3,000				
Water Supply Motor	5,000		0	5,000				
Electrical fittings	-	1,000	0	1,000				
Cash in hand	5,000	0	0	5,000				
Total Capital	180,000	104,000	200,000	484,000				

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	284,000	59
Investor's Contribution(GK)	200,000	41
Total Investment	484,000	100%





FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Yea	ar 1 (Bl	DT)	Year 2 (BDT)			Year 3 (BDT)			
Particulars	1st Cycle	2nd Cycle	Yearly (1st Cycle+2n d 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	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845	
(A) Total Revenue	459,000	459,000	918,000	504,450	504,450	1,008,900	554,423	554,423	1,108,845	
Less: Cost of sales										
Cow Cost	250,000	250,000	500,000	262,500	262,500	525,000	275,625	275,625	551,250	
Cow Food	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500	
(B) Total Cost of Sales	350,000	350,000	700,000	367,500	367,500	735,000	385,875	385,875	771,750	
Gross profit (GP) [C=(A-B)]	109,000	109,000	218,000	136,950	136,950	273,900	168,548	168,548	337,095	
Less: Operating Costs:										
Electricity bill	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904	
Transportation	5000	5000	10,000	5,500	5,500	11,000	6,050	6,050	12,100	
Doctors and Medicine	5000	5000	10,000	5,500	5,500	11,000	6,050	6,050	12,100	
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178	
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000	
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904	
Non Cash Item:										
Depreciation Expenses	4500	4500	9,000	4,500	4,500	9,000	4,500	4,500	9,000	
Total Operating Cost (D)	41,800	41,800	83,600	43,130	43,130	86,260	44,593	44,593	89,186	
(C-D)Net Profit:	67,200	67,200	134,400	93,820	93,820	187,640	123,955	123,955	247,909	
Retained Income:			134,400		187,640			247,909		

Notes: 1. Agreed Grace period: Six Months.

2. **Investment Payback schedule**: Half-yearly installment will be paid after the first round of fund disbursement (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	5,000	259,400	367,040			
Capital Infusion by Investor	200,000	0	0			
Sales	918,000	1,008,900	1,108,845			
Total Receipts	1,123,000	1,268,300	1,475,885			
Cash Outflow:						
Cost of goods sold	700,000	735,000	771,750			
Operating expenses	83,600	86,260	89,186			
Payback to investor	80,000	80,000	80,000			
Total payment	863,600	901,260	940,936			
Closing Balances	259,400	367,040	534,949			

SWOT ANALYSIS

STRENGTH Employment: Self: 1 Others (beyond family): 0 Future employment: 0 Ownership in his own name.	W EAKNESS □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 7th SB Ex. Design Lab on 1st of September, 2015 at Grameen Kalyan

Thank you









My family







My mother & me





Trade License

