



Grameen kalyan

Proposed NU Business Name : Hatem Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Amirul Islam Vill : Kalyanpur ,Post: Hasimpur Thana : Kumarkhali, District: Kushtia
Age	: 24 Years.
Marital status	: Unmarried.
No. of siblings:	: 2 (Two) brothers and 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. Ambia Khatun. : Md. Hatem Mollah. : Branch: Shelidahe, Group #16, Centre# 52/M, Loan no. 10126 Member since:2012, First loan: Tk. 10,000 Last GB loan:10,000, Outstanding:2,520. : Father : No : Nil : Nil : Nil
Education, till to date	: S.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 three years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01718581151.
National ID number	:	19915017194000239.
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 2012. At first she took GB loan BDT 10,000 (ten 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

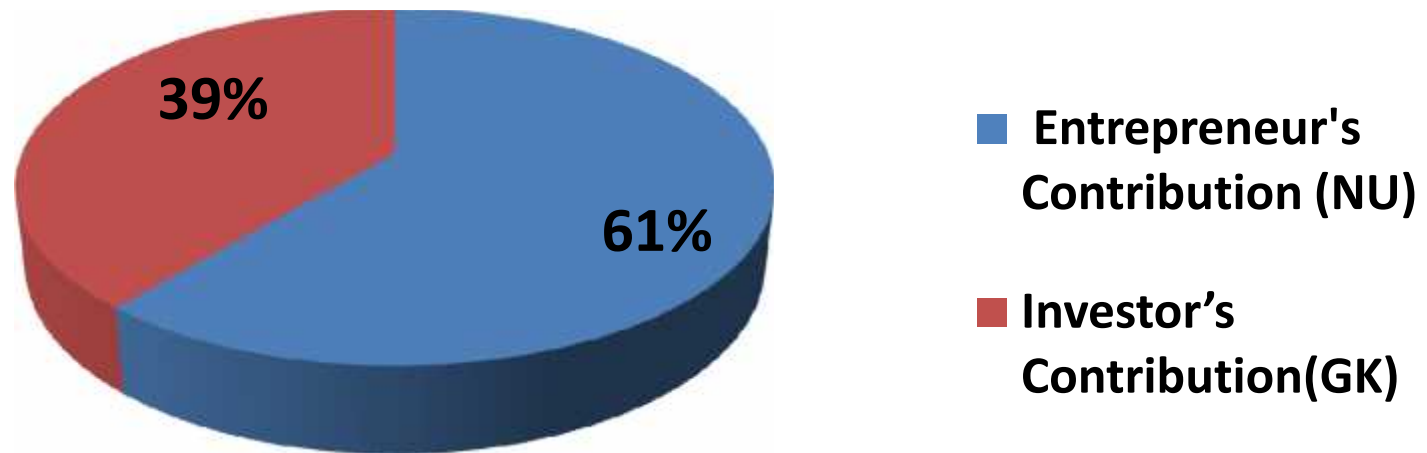
Business Name	:	Hatem Cow Fattening Farm.
Address/ Location	:	Vill:Kalayanpur, Post: Hasimpur, Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 4,11,000
Financing	:	Self financing: BDT: 2,51,000 Required Investment: BDT: 1,60,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 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 18,000-; ➤ Selling price of each cow after every cycle BDT 85,000/-; ➤ 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)	-	50,000	0	50,000
Cost of 6 cow (Tk. 40,000 per Cow)	70,000	0	160,000	230,000
Fan 02 Pcs		5,000	0	5,000
Working Capital (Feeding Cost per cow 18000 per six month)		108,000		108,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	10000	0	10000
Total Capital	70,000	181,000	160,000	411,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	251,000	61
Investor's Contribution(GK)	160,000	39
Total Investment	411,000	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)	510,000	510,000	1,020,000	561,000	561,000	1,122,000	617,100	617,100	1,234,200
Cow Dung Sales	10,800	10,800	21,600	11,340	11,340	22,680	11,907	11,907	11,924
(A) Total Revenue	520,800	520,800	1,041,600	572,340	572,340	1,144,680	629,007	629,007	1,246,124
Less: Cost of sales									
Cow Cost	240,000	210,000	450,000	252,000	220,500	472,500	264,600	231,525	496,125
Cow Food	108,000	108,000	216,000	113,400	113,400	226,800	119,070	119,070	238,140
(B) Total Cost of Sales	348,000	318,000	666,000	365,400	333,900	699,300	383,670	350,595	734,265
Gross profit (GP) [C=(A-B)]	172,800	202,800	375,600	206,940	238,440	445,380	245,337	278,412	511,859
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	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
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)	38,700	38,700	77,400	39,585	39,585	79,170	40,529	40,529	81,059
(C-D)Net Profit:	134,100	164,100	298,200	167,355	198,855	366,210	204,808	237,883	442,691
Retained Income:			298,200			366,210			442,691

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
Cash inflow			
Opening Balance	0	575,200	877,410
Capital Infusion by Udyokta	181000	0	0
Capital Infusion by Investor	160000	0	0
Sales	1,041,600	1,144,680	1,246,124
Total Receipts	1,382,600	1,719,880	2,123,534
<u>Cash Outflow:</u>			
Cost of goods sold	666,000	699,300	734,265
Operating expenses	77,400	79,170	81,059
Return to investor	64,000	64,000	64,000
Total payment	807,400	842,470	879,324
Closing Balances	575,200	877,410	1,244,210

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 16th Ex. SB Design Lab on March 28,
2016 at Grameen Kalyan

Thank you

Existing Shade



Existing Shade











NU With his Mother



Thank You