



Grameen kalyan

Proposed NU Business Name : Fahim Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Faruk Hossain Vill : Somspur, Post: Khokhsha Thana : Khokhsha, District: Kushtia
Age	:	31 Years.
Marital status	:	Married.
Children	:	01 Son
No. of siblings:	:	4 (Four) Brothers
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. Rina Khatun
(iii) Father's name	:	Late. Nazrul Islam Babul
(iv) GB member's info	:	Branch: Khokhsha, Group # 06, Centre# 41/M, Loan no. 4291/2 Member since: 2007, First loan: Tk. 10,000, Last GB loan: 50,000, Outstanding: 33,000
Further Information:	:	
(v) Who pays GB loan installment	:	NU
(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.)	:	Agricultural Work
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no formal training & he has fifteen years cow rearing experience.
Other Own/Family Sources of Income	:	Brother's income from tailoring Shop
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01920888845
National ID number	:	19855036371004949
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 10,000 (Ten 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

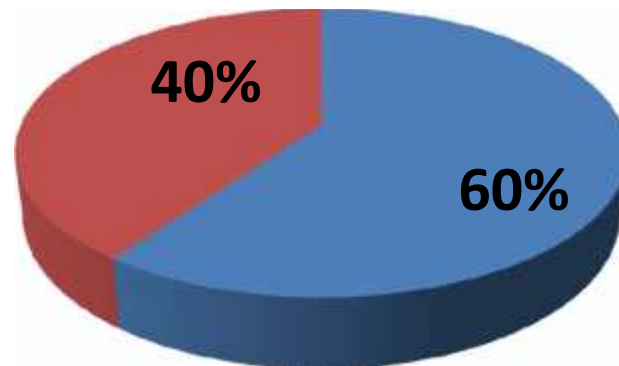
Business Name	:	Fahim Cow Fattening Farm.
Address/ Location	:	Vill: Somsapur, Post: Khokhsha Thana : Khokhsha, District: Kushtia.
Total Investment in BDT	:	BDT: 3,75,000
Financing	:	Self financing: BDT: 2,25,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 50,000/- each; ➤ In every six months the cows will be sale and new cow will purchase; i.e. each cycle of cow fattening will be for six months; ➤ Feeding cost of each cow/cycle = BDT 20,000/- ➤ Selling price of each cow after every cycle BDT 1,00,000/-; ➤ 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	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	-	50,000	-	50,000
Cost of 4 cows (Tk. 50,000 per Cow)	70,000	-	150,000	220,000
Fan 02 Pieces	-	5,000	-	5,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	80,000	-	80,000
Water supply motor & Fittings	-	10,000	-	10,000
Cash in hand	-	10,000	-	10,000
Total Capital	70,000	155,000	150,000	375,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	225,000	60
Investor's Contribution(GK)	150,000	40
Total Investment	375,000	100



- Entrepreneur's Contribution (NU)
- Investor's Contribution(GK)

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)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	407,200	407,200	814,400	447,560	447,560	895,120	491,938	491,938	983,876
Less: Cost of sales									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
(B) Total Cost of Sales	280,000	280,000	560,000	294,000	294,000	588,000	308,700	308,700	617,400
Gross profit (GP) [C=(A-B)]	127,200	127,200	254,400	153,560	153,560	307,120	183,238	183,238	366,476
Less: Operating Costs:									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
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)	43,900	43,900	87,800	44,745	44,745	89,490	45,647	45,647	91,295
(C-D)Net Profit:	83,300	83,300	166,600	108,815	108,815	217,630	137,591	137,591	275,182
Retained Income:	166,600			217,630			275,182		

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	-	411,600	569,230
Capital Infusion by Udyokta	155,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	814,400	895,120	983,876
Total Receipts	1,119,400	1,306,720	1,553,106
<u>Cash Outflow:</u>			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	87,800	89,490	91,295
Return to investor	60,000	60,000	60,000
Total payment	707,800	737,490	768,695
Closing Balance	411,600	569,230	784,412

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 22th Ex. SB Design Lab on June 16,
2016 at Grameen Kalyan

Thank you

Existing Shade











Bio Gas Plant



NU With his Mother



Thank You