



Grameen kalyan

Proposed NU Business Name : Halim cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abdul Halim Vill: Poradah, Post: poradha. Thana: Mirpur, District: Kushtia
Age	:	28 Years.
Marital status	:	Married.
Children	:	Nil
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 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. Halima khatun</p> <p>Md. Sirazul Islam.</p> <p>Branch: poradha, Group # 03, Centre # 19/M, Loan no: 12005</p> <p>Member since: 2006 , First loan: Tk. 2,000, Last GB loan: 20,000, Outstanding: 12152.</p> <p>NU.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	Business.
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 seven years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agriculture business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01864456764
National ID number	:	5019480370680.
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 2,000 (two thousand) and Use Business Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Halim Cow Fattening Farm.
Address/ Location	:	Vill : Poradha, Post: poradha Thana : Mirpur, District: Kushtia
Total Investment in BDT	:	BDT: 5,00,000/-
Financing	:	Self financing: BDT: 3,50,000/- Required Investment: BDT: 1,50,000/-
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 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 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 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)	55,000	0	0	55,000
Cost of 5 cow (Tk. 50,000 per Cow)	180,000	0	150,000	330,000
Fan 01 Piece	3,000	0	0	3,000
Working Capital (Feeding cost)	-	100,000	0	100,000
Medicine		5,000		5,000
Water supply motor & Fittings	7,000	0	0	7,000
Total Capital	245,000	105,000	150,000	500,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	350,000	70
Investor's Contribution(GK)	150,000	30
Total Investment	500,000	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	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	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Doctors and Medicine	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
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)	32,500	32,500	65,000	33,360	33,360	66,720	34,277	34,277	68,553
(C-D)Net Profit:	76,500	76,500	153,000	103,590	103,590	207,180	134,271	134,271	268,542
Retained Income:	153,000			207,180			268,542		

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	-	348,000	495,180
Capital Infusion by Udyokta	105,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	918,000	1,008,900	1,108,845
Total Receipts	1,173,000	1,356,900	1,604,025
Cash Outflow:			
Cost of goods sold	700,000	735,000	771,750
Operating expenses	65,000	66,720	68,553
Return to investor	60,000	60,000	60,000
Total payment	825,000	861,720	900,303
Closing Balances	348,000	495,180	703,722

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