



Grameen kalyan

Proposed NU Business Name : Kamerul cow farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Kamerul Kha Vill:Ziarokhi,Post: Boria. Thana: Kushtia, District: Kushtia
Age	:	27 Years.
Marital status	:	Single.
Children	:	Nil
No. of siblings:	:	2(Two) brothers.
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. Doli Khatun</p> <p>Late. Nizam Kha.</p> <p>Branch: Alampur, Group # 09, Centre # 37/M, Loan no: 3765</p> <p>Member since: 2006 , First loan: Tk. 15,000, Last GB loan: 40,000, Outstanding: 34160.</p> <p>NU Himself.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Five.

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 seven years cow rearing experience.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01832410756.
National ID number	:	19895017956000098.
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Sayeem Uddin(2346).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 40,000 (forty thousand) and used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

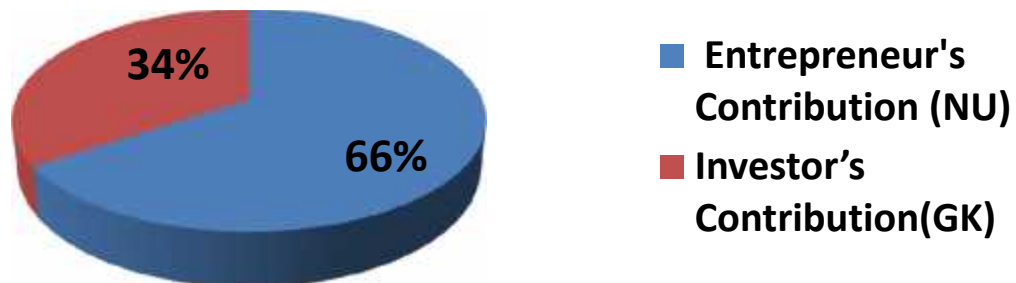
Business Name	:	Kamerul cow farm.
Address/ Location	:	Vill : Ziarokhi, Post: Boria Thana : Kushtia, District: Kushtia
Total Investment in BDT	:	BDT: 2,90,000/-
Financing	:	Self financing: BDT: 1,90,000/- Required Investment: BDT: 100,000/-
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand 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 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 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 (Repair)	5,000	20,000	0	25,000
Cost of 4 cow (Tk. 50,000 per Cow)	80,000	0	100,000	180,000
Fan 01 Pcs	-	3,000	0	3,000
Working Capital (Feeding Cost)	-	72,000	0	72,000
Medicine	-	3,000	-	3,000
Water supply motor & Fittings	-	7,000	0	7,000
Total Capital	85,000	105,000	100,000	290,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	190,000	66
Investor's Contribution(GK)	100,000	34
Total Investment	290,000	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)	360,000	360,000	720,000	396,000	396,000	792,000	435,600	435,600	871,200
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	367,200	367,200	734,400	403,560	403,560	807,120	443,538	443,538	887,076
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	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
(B) Total Cost of Sales	272,000	272,000	544,000	285,600	285,600	571,200	299,880	299,880	599,760
Gross profit (GP) [C=(A-B)]	95,200	95,200	190,400	117,960	117,960	235,920	143,658	143,658	287,316
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
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)	30,500	30,500	61,000	31,260	31,260	62,520	32,072	32,072	64,143
(C-D)Net Profit:	64,700	64,700	129,400	86,700	86,700	173,400	111,587	111,587	223,173
Retained Income:	129,400			173,400			223,173		

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	-	294,400	427,800
Capital Infusion by Udyokta	105,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	734,400	807,120	887,076
Total Receipts	939,400	1,101,520	1,314,876
<u>Cash Outflow:</u>			
Cost of goods sold	544,000	571,200	599,760
Operating expenses	61,000	62,520	64,143
Return to investor	40,000	40,000	40,000
Total payment	645,000	673,720	703,903
Closing Balances	294,400	427,800	610,973

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