



Grameen Kalyan

Proposed NU Business Name: Imran Khan

Cow Fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md . Imran khan. Vill:Ziarokhi, Post: Boria, Upazilla : Kushtia, District: Kushtia
Age	: 21 Years.
Marital status	: Single.
No. of siblings:	: 1 (One) brother & 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. Nuronnahar Begum . : Md. Abdul Hai. : Branch: Alampur, Group # 04, Centre # 16/M, Loan no.: 2476, Member since: 2003, First loan: Tk. 6,000, Existing loan: 20,000, Outstanding: 15,900. : 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.)	:	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 four 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	:	01726918304
National ID number	:	19955017956020956
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT 6,000 (Six thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

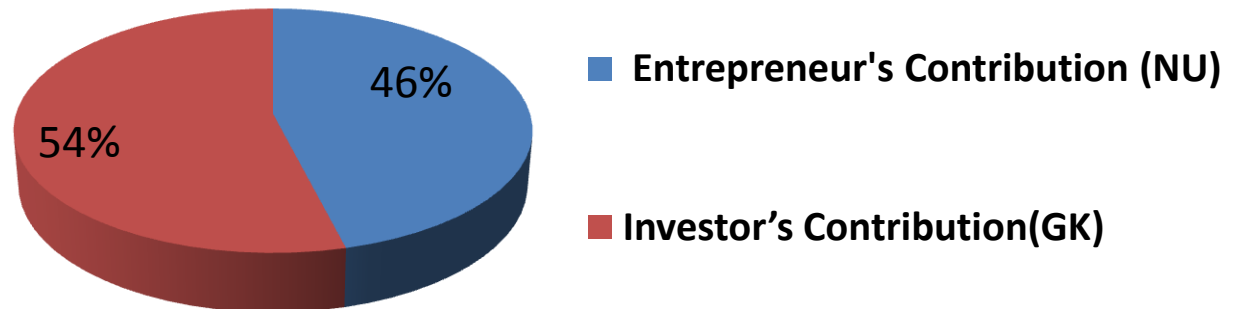
Project's Name	:	Imran Cow Fattening Farm.
Address/ Location	:	Ziarokhi, Kushtia.
Total Investment	:	BDT : 3,80,000/-
Financing	:	Self financing: BDT : 1,75,000/ Required Investment: BDT : 2,05,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT 3500 (Three thousand five hundred 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 4 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/cycle = BDT 20,000/-; ➤ Selling price of each cow after every cycle = BDT 100,000/-; ➤ 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 (BDT) (1)	Proposed Business (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Cow Shade (Repair)	0	80,000	80,000
Cow (Four cows)	0	200,000	200,000
4 Cows feeding for six month(Own)	0	80,000	80,000
Fan	-	3,000	3,000
Water Supply Motor	-	5,000	5,000
Electrical fittings	-	2,000	2,000
Cash in hand	5,000	5,000	10,000
Total Capital	5,000	375,000	380,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	175,000	46
Investor's Contribution(GK)	205,000	54
Total Investment	380,000	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)	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	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Transportation	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Doctors and Medicine	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	21,000	21,000	42,000	21,000	21,000	42,000	21,000	21,000	42,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	35,300	35,300	70,600	36,430	36,430	72,860	37,673	37,673	75,346
(C-D)Net Profit:	91,900	91,900	183,800	117,130	117,130	234,260	145,565	145,565	291,130
Retained Income:	183,800		234,260			291,130			

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	0	483,800	632,060
Capital Infusion by UDYOKTA	165,000	0	0
Capital Infusion by Investor	205,000	0	0
Sales	814,400	895,120	983,876
Total Receipts	1,184,400	1,378,920	1,615,936
Cash Outflow:			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	70,600	72,860	75,346
Payback to investor	70,000	86,000	90,000
Total payment	700,600	746,860	782,746
Closing Balances	483,800	632,060	833,190

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 4th Ex. SB Design Lab on June 7, 2015
at Grameen Kalyan

Thank you

Pictures

My mother and me







Thank You