



Grameen kalyan

Proposed NU Business Name : Asadul Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Asadul Sheikh Vill: Dorbeshpur ,Post: Gopalpur Thana : Kumarkhali, District: Kushtia
Age	:	27 Years.
Marital status	:	Married.
No. of siblings:	:	1 (One) brother and 2 (Two) sisters
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. Asia Begum</p> <p>Md. Abul Kalam</p> <p>Branch: Kumarkhali, Group #03, Centro# 37/M, Loan no. 8505</p> <p>Member since: 2007 , First loan: Tk. 5,000, Last GB loan: 22,000, Outstanding: 2500</p> <p>Entrepreneur</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Seven

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 ten years cow rearing experiences.
Other Own/Family Sources of Income	:	Father's income agricultural farm
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01917600939
National ID number	:	5017186545339
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 2007. At first she took GB loan BDT 5,000 (Five thousand) and used in business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

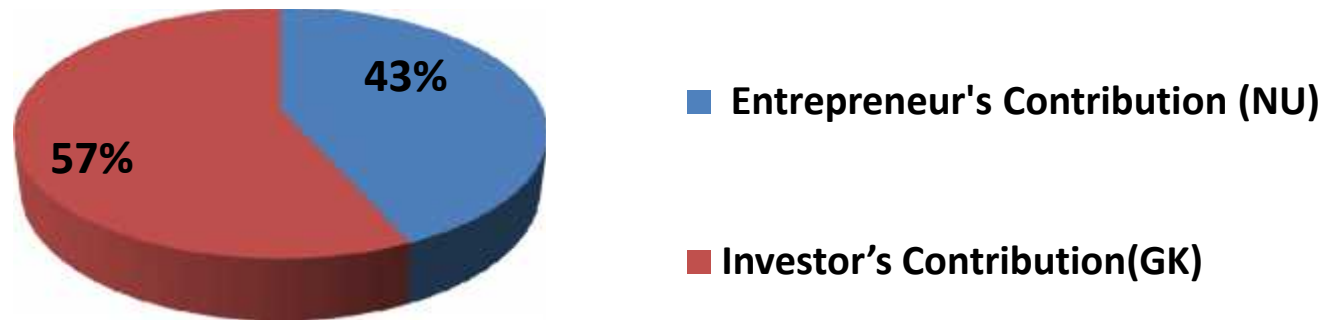
Business Name	:	Asadul Cow Fattening Farm.
Address/ Location	:	Vill: Dorbeshpur , Post: Gopalpur Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	BDT: 2,64,500
Financing	:	Self financing: BDT: 1,14,500 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 35,000/- 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 75,000/-; ➤ 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	Proposed Business (BDT)		Total (BDT)
	NU	Investor	
Investments in different categories:			
Cow Shade	40,000	-	40,000
Cost of 4 cow for cow (Tk. 35,000 cow)	-	140,000	140,000
Fan	2,500	-	2,500
Working Capital (Feeding & Medicine Cost)	72,000	-	72,000
Cash in hand	-	10,000	10,000
Total Capital	114,500	150,000	264,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	114,500	43
Investor's Contribution(GK)	150,000	57
Total Investment	264,500	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)	300,000	300,000	600,000	330,000	330,000	660,000	363,000	363,000	726,000
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	307,200	307,200	614,400	337,560	337,560	675,120	370,938	370,938	733,955
Less: Cost of sales									
Cow Cost	140,000	140,000	280,000	147,000	147,000	294,000	154,350	154,350	308,700
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	212,000	212,000	424,000	222,600	222,600	445,200	233,730	233,730	467,460
Gross profit (GP) [C=(A-B)]	95,200	95,200	190,400	114,960	114,960	229,920	137,208	137,208	266,495
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
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	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)	34,900	34,900	69,800	35,595	35,595	71,190	36,340	36,340	72,680
(C-D)Net Profit:	60,300	60,300	120,600	79,365	79,365	158,730	100,868	100,868	201,737
Retained Income:			120,600			158,730			201,737

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	325,100	423,830
Capital Infusion by Udyokta	114500	0	0
Capital Infusion by Investor	150000	0	0
Sales	614,400	675,120	733,955
Total Receipts	878,900	1,000,220	1,157,785
Cash Outflow:			
Cost of goods sold	424,000	445,200	467,460
Operating expenses	69,800	71,190	72,680
Return to investor	60,000	60,000	60,000
Total payment	553,800	576,390	600,140
Closing Balances	325,100	423,830	557,645

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 10th SB Design Lab on Dec 24, 2015 at
Grameen Kalyan

Thank you

Proposed Shade Place





Family Picture (Nu With his Father & Mother)



NU With his Mother



Thank You