



Grameen kalyan

Proposed NU Business Name : Ali Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md . Ali Hossain. Vill : Sonaidanga ,Post: Uzzangram. Thana : Islamic University, District: Kushtia
Age	: 22 Years.
Marital status	: Unmarried.
No. of siblings:	: 2 (Two) Brother's, 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. Ambiya Khatun : Md. Sanowar Biswas. : Branch: Horinaraynpur, Group #04, Centre# 57/M, Loan no. 8197/1 Member since: 2010 , First loan: Tk. 8,000, Last GB loan: 10,000, Outstanding: Nil (All paid). : Father : No : Nil : Nil : Nil
Education, till to date	: H.S.C.

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 five years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural Work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01719304703.
National ID number	:	199450179940001555.
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 2010. At first she took GB loan BDT 8,000 (Eighth thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

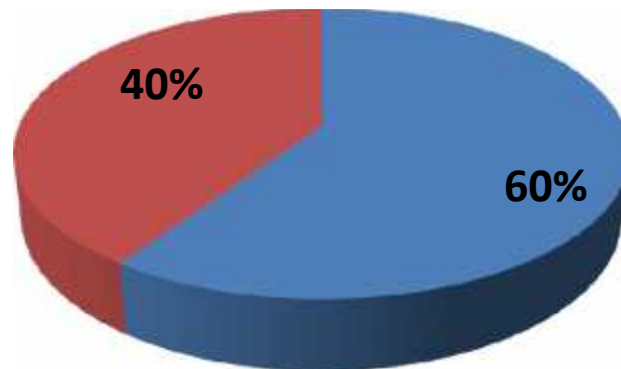
Business Name	:	Ali Cow Fattening Farm.
Address/ Location	:	Vill: Sonaidanga, Post: Uzzangram Thana : Shaikhpara, District: Kushtia.
Total Investment in BDT	:	BDT: 4,20,000
Financing	:	Self financing: BDT: 2,50,000 Required Investment: BDT: 1,70,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 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 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/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	-	50,000	0	50,000
Cost of 5 cows (Tk. 50,000 per Cow)	100,000	-	150,000	250,000
Water Supply Motor fittings		0	8,000	8000
Fan 01 Piece		0	2,000	2,000
Working Capital (Feeding Cost per cow 20000 per six month)		100,000		100,000
Cash in hand	-	0	10000	10000
Total Capital	100,000	150,000	170,000	420,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	250,000	60
Investor's Contribution(GK)	170,000	40
Total Investment	420,000	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)	500,000	500,000	1,000,000	550,000	550,000	1,100,000	605,000	605,000	1,210,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	9,940
(A) Total Revenue	509,000	509,000	1,018,000	559,450	559,450	1,118,900	614,923	614,923	1,219,940
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	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
(B) Total Cost of Sales	300,000	300,000	600,000	315,000	315,000	630,000	330,750	330,750	661,500
Gross profit (GP) [C=(A-B)]	209,000	209,000	418,000	244,450	244,450	488,900	284,173	284,173	558,440
Less: Operating Costs:									
Electricity bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
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	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)	43,400	43,400	86,800	44,220	44,220	88,440	45,096	45,096	90,192
(C-D)Net Profit:	165,600	165,600	331,200	200,230	200,230	400,460	239,077	239,077	478,153
Retained Income:			331,200			400,460			478,153

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	633,200	965,660
Capital Infusion by Udyokta	200,000	0	0
Capital Infusion by Investor	170,000	0	0
Sales	1,018,000	1,118,900	1,219,940
Total Receipts	1,388,000	1,752,100	2,185,600
Cash Outflow:			
Cost of goods sold	600,000	630,000	661,500
Operating expenses	86,800	88,440	90,192
Return to investor	68,000	68,000	68,000
Total payment	754,800	786,440	819,692
Closing Balance	633,200	965,660	1,365,908

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 17th Ex. SB Design Lab on April 20,
2016 at Grameen Kalyan

Thank you

Existing Shade















NU With his Mother



Thank You