



Grameen kalyan

Proposed NU Business Name : **Abu Bokkar cow fattening farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Nayeb Ali Vill : Dhakula, Post: Dhakula, Thana : kushtia sodor ,District: Kushtia
Age	:	28 years
Marital status	:	Married
Children	:	1(one) son
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. Bedaba Khatun Md. Shahadat Hossain Branch: Dhakula ,Group #06, Centro# 45/M, Loan no.4263 Member since: 2010 , First loan: Tk. 10,000, Last GB loan: 16,000, Outstanding: All Paid Father No Nil Nil Nil
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.)	:	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 four years experience.
Other Own/Family Sources of Income	:	Father's income from business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01790-018547
National ID number	:	5017918390589
NU Project Source/Reference	:	Grameen Kalyan, Kushtia Unit Office, 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 10,000 (Ten 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

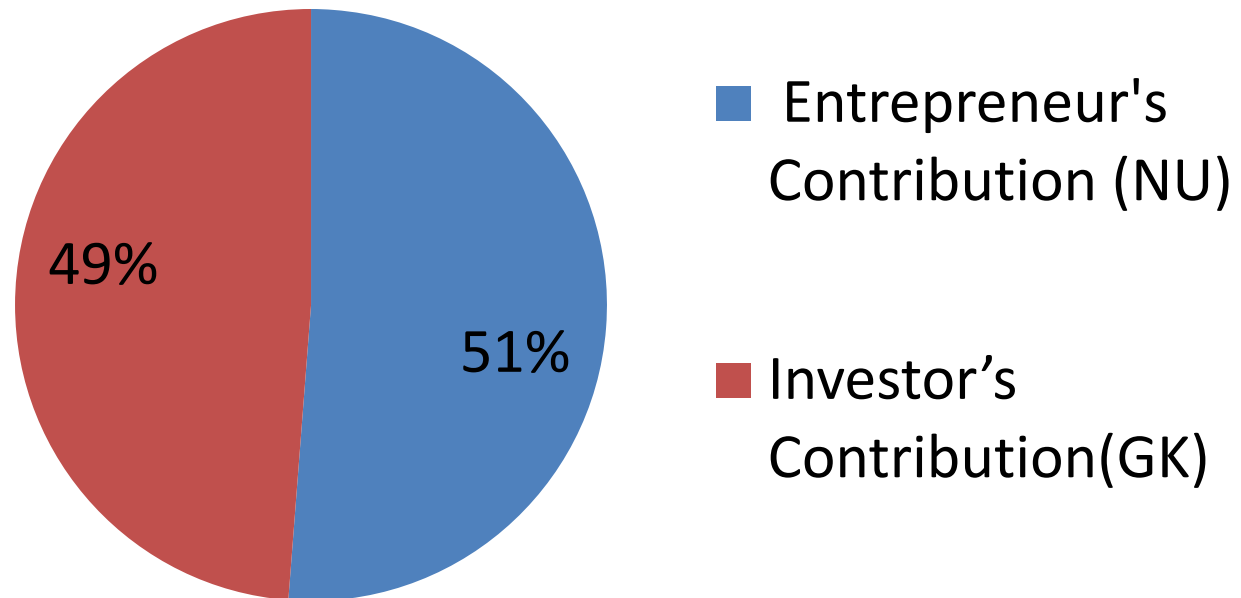
Business Name	:	Abu Bokkar cow fattening farm
Address/ Location	:	Vill: Dhakula, Post: Dhakula Thana: kushtia sodor, District: Kushtia.
Total Investment in BDT	:	BDT: 1,64,000/-
Financing	:	Self financing: BDT: 84,000/- Required Investment: BDT: 80,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 2000 (two thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 2 cows @ TK. 40,000/- 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 80,000/-; ➤ 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 as soon as possible , 2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow shade (Repair)	5,000	30,000	-	35,000
Cow(Two cows)			80,000	80,000
2 Cows feeding for six month	-	36,000		36,000
Medicine	0	2,000	0	2,000
Motor	6000			6,000
Fan	3000			3,000
Cash in hand	-	2,000	0	2,000
Total Capital	14,000	70,000	80,000	164,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	84,000	51
Investor's Contribution(GK)	80,000	49
Total Investment	164,000	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)	160,000	160,000	320,000	176,000	176,000	352,000	193,600	193,600	387,200
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
(A) Total Revenue	163,600	163,600	327,200	179,780	179,780	359,560	197,569	197,569	395,138
Less: Cost of sales									
Cow Cost	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
Cow Food	36,000	36,000	72,000	37,800	37,800	75,600	39,690	39,690	79,380
(B) Total Cost of Sales	116,000	116,000	232,000	121,800	121,800	243,600	127,890	127,890	255,780
Gross profit (GP) [C=(A-B)]	47,600	47,600	95,200	57,980	57,980	115,960	69,679	69,679	139,358
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Doctors and Medicine	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	12,000	12,000	24,000	12,000	12,000	24,000	12,000	12,000	24,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	1750	1750	3,500	1,750	1,750	3,500	1,750	1,750	3,500
Total Operating Cost (D)	20,450	20,450	40,900	21,120	21,120	42,240	21,857	21,857	43,714
(C-D)Net Profit:	27,150	27,150	54,300	36,860	36,860	73,720	47,822	47,822	95,644
Retained Income:			54,300			73,720			95,644

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	0	172,300	214,020
Capital infusion by UDOYKTA	70,000		
Capital infusion by investor	80,000	0	0
Sales	327,200	359,560	395,138
Total receipts	477,200	531,860	609,158
<u>Cash Outflow:</u>			
Cost of goods sold	232,000	243,600	255,780
Operating expenses	40,900	42,240	43,714
Payback to investor	32,000	32,000	32,000
Total payment	304,900	317,840	331,494
Closing Balances	172,300	214,020	277,664

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

Thank you











Mother and me

