



Grameen kalyan

Proposed NU Business Name : Ahad Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abdul Ahad Vill : Darigram, Post: Shelaidah Thana : Kumarkhali, District: Kushtia
Age	:	23 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	2 (Two) Brothers & 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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Rojina Khatun</p> <p>Md. Abdul Ohab</p> <p>Branch: Shilaidah, Group #03, Centre# 5/M, Loan no. 1194</p> <p>Member since: 2006 , First loan: Tk. 5,000, Last GB loan: 20,000, Outstanding: 10,320.</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	He has formal training & he has Five years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Daily worker.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01740060040
National ID number	:	19935017194000094
NU Project Source/Reference	:	Gk/Kum/Nupur Rani Saha/2561

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 5,000 (Five thousand) and Purchase a goat. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

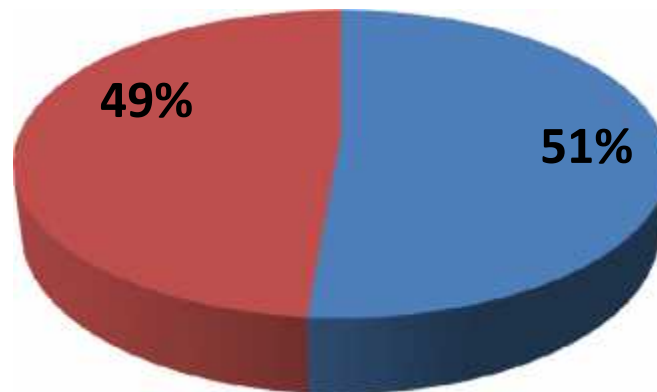
Business Name	:	Ahad Cow Fattening Farm.
Address/ Location	:	Vill: Darigram, Post: Shelaidah Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 2,05,500
Financing	:	Self financing: BDT: 1,05,500 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 30,000/- each; ➤ In every six months the cows will be sale and new cow will purchase; i.e. each cycle of cow fattening will be for six months; ➤ Feeding cost of each cow/cycle = BDT 15,000-; ➤ Selling price of each cow after every cycle BDT 65,000/-; ➤ 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 (Repair)	50,000	-	50,000
Cost of 3 cows (Tk. 30,000 per Cow)	-	90,000	90,000
Fan 01 Piece	2,500	-	2,500
Working Capital (Feeding Cost per cow 15000 per six month)	45,000	-	45,000
Water supply motor & Fittings	8,000	-	8,000
Cash in hand	-	10,000	10,000
Total Capital	105,500	100,000	205,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	105,500	51
Investor's Contribution(GK)	100,000	49
Total Investment	205,500	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)	195,000	195,000	390,000	214,500	214,500	429,000	235,950	235,950	471,900
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	200,400	200,400	400,800	220,170	220,170	440,340	241,904	241,904	483,807
Less: Cost of sales									
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
(B) Total Cost of Sales	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	78,420	78,420	156,840	93,066	93,066	186,132
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
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	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	29,400	29,400	58,800	30,120	30,120	60,240	30,891	30,891	61,782
(C-D)Net Profit:	36,000	36,000	72,000	48,300	48,300	96,600	62,175	62,175	124,350
Retained Income:			72,000			96,600			124,350

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	-	237,500	294,100
Capital Infusion by Udyokta	105,500	-	-
Capital Infusion by Investor	100,000	-	-
Sales	400,800	440,340	483,807
Total Receipts	606,300	677,840	777,907
<u>Cash Outflow:</u>			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	58,800	60,240	61,782
Return to investor	40,000	40,000	40,000
Total payment	368,800	383,740	399,457
Closing Balance	237,500	294,100	378,450

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 21th Ex. SB Design Lab on May 29,
2016 at Grameen Kalyan

Thank you

Existing Shade







NU With his Father & Mother



NU With his Mother



Thank You