



Grameen kalyan

Proposed NU Business Name : Akkas Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shamim Malitha Vill : Noapara ,Post: Dahakula, Thana : Kushtia, District: Kushtia
Age	:	25 Years.
Marital status	:	Married.
Children	:	Nil
No. of siblings:	:	2 (Two) Brothers & 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. Mst. Amayna Khatun</p> <p>Md. Akkas Malitha.</p> <p>Branch: Alampur, Group # 07, Centre # 26/M, Loan no: 3954</p> <p>Member since: 2013 , First loan: Tk. 8,000</p> <p>Last GB loan: 15,000, Outstanding: 7740.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Five.

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 farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01845605058.
National ID number	:	1991501791800043
NU Project Source/Reference	:	GK/ Kushtia Unit, Momtaz(2524).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2013. At first she took GB loan BDT 8,000 (Eight thousand) and used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

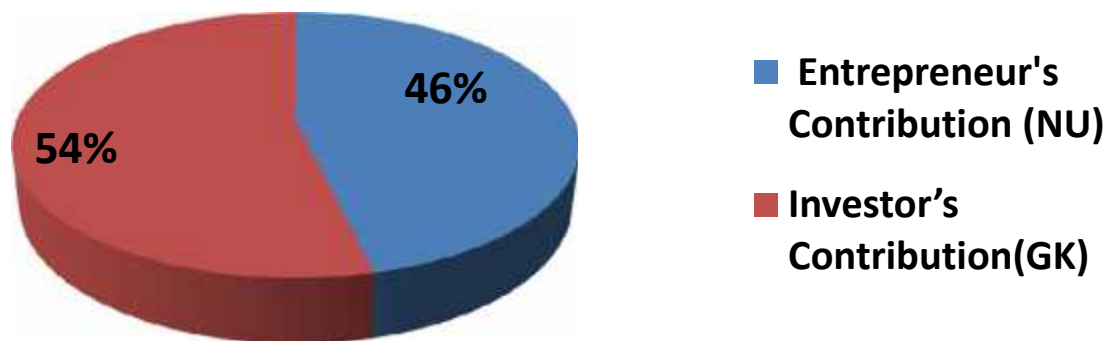
Business Name	:	Akkas Cow Fattening Farm.
Address/ Location	:	Vill: Noapara, Post:Dahakula, Thana : Kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 1,49,000/-
Financing	:	Self financing: BDT: 69,000/- Required Investment: BDT: 80,000/-
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three 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 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)	5,000	15,000	0	20,000
Cost of 2 cows (Tk. 40,000 per Cow)	-	0	80,000	80,000
Fan 01 Piece	-	3,000	0	3,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	36,000	0	36,000
Medicine		3,000		3,000
Water supply motor & Fittings	-	7,000	0	7,000
Total Capital	5,000	64,000	80,000	149,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	69,000	46
Investor's Contribution(GK)	80,000	54
Total Investment	149,000	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	945	945	1,890	992	992	1,985
Transportation	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Doctors and Medicine	2,000	2,000	4,000	2,100	2,100	4,200	2,205	2,205	4,410
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
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)	28,800	28,800	57,600	29,490	29,490	58,980	30,230	30,230	60,459
(C-D)Net Profit:	18,800	18,800	37,600	28,490	28,490	56,980	39,450	39,450	78,899
Retained Income:			37,600			56,980			78,899

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	-	149,600	174,580
Capital Infusion by Udyokta	64,000	-	-
Capital Infusion by Investor	80,000	-	-
Sales	327,200	359,560	395,138
Total Receipts	471,200	509,160	569,718
Cash Outflow:			
Cost of goods sold	232,000	243,600	255,780
Operating expenses	57,600	58,980	60,459
Return to investor	32,000	32,000	32,000
Total payment	321,600	334,580	348,239
Closing Balance	149,600	174,580	221,479

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 23rd Ex. SB Design Lab on June 19,
2016 at Grameen Kalyan

Thank you

Existing Shade







NU With his Mother



Thank You