



Grameen kalyan

Proposed NU Business Name : *Asmot cow farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Asmot ali. Vill: Sondah, Post: Satian. Thana: Mirpur, District: Kushtia
Age	:	22 Years.
Marital status	:	Unmarried.
Children	:	Nil.
No. of siblings:	:	1 (One) Brother.
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. Asma khatun</p> <p>Md. Zinnat ali.</p> <p>Branch: poradha, Group # 20, Centre # 67/M, Loan no: 3568</p> <p>Member since: 2008 , First loan: Tk. 5,000, Last GB loan: 10,000, Outstanding: 9400.</p> <p>Father.</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.)	:	Electronic business.
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 Agriculture business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01739043770.
National ID number	:	1994501943600124.
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Kholilure Rahman(2457).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 5,000 (Five thousand) and Purchase 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	:	Asmot Cow Farm.
Address/ Location	:	Vill : Sondah, Post: Satian Thana : Mirpur, District: Kushtia
Total Investment in BDT	:	BDT: 1,77,000/-
Financing	:	Self financing: BDT: 77,000/- Required Investment: BDT: 1,00,000/-
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. 50,000/- 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 20,000/-; ➤ Selling price of each cow after every cycle BDT 90,000/-; ➤ 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	20,000	0	25,000
Cost of 2 cow (Tk. 40,000 per Cow)	-	0	80,000	80,000
Fan 01 Piece	3,000	0	0	3,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	20,000	20000	40,000
Medicine		2,000		2,000
Water supply motor & Fittings	-	7,000	0	7,000
Total Capital	8,000	69,000	100,000	177,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	77,000	44
Investor's Contribution(GK)	100,000	56
Total Investment	177,000	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)	180,000	180,000	360,000	198,000	198,000	396,000	217,800	217,800	435,600
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
(A) Total Revenue	183,600	183,600	367,200	201,780	201,780	403,560	221,769	221,769	443,538
Less: Cost of sales									
Cow Cost	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
Cow Food	40,000	40,000	80,000	42,000	42,000	84,000	44,100	44,100	88,200
(B) Total Cost of Sales	140,000	140,000	280,000	147,000	147,000	294,000	154,350	154,350	308,700
Gross profit (GP) [C=(A-B)]	43,600	43,600	87,200	54,780	54,780	109,560	67,419	67,419	134,838
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	2,000	2,000	4,000	2,100	2,100	4,200	2,205	2,205	4,410
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	12,000	12,000	24,000	12,000	12,000	24,000	12,000	12,000	24,000
Non Cash Item:									
Depreciation Expenses	2,700	2,700	5,400	2,970	2,970	5,940	3,267	3,267	6,534
Total Operating Cost (D)	20,500	20,500	41,000	21,060	21,060	42,120	21,662	21,662	43,323
(C-D)Net Profit:	23,100	23,100	46,200	33,720	33,720	67,440	45,758	45,758	91,515
Retained Income:	46,200			67,440			91,515		

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	-	175,200	202,640
Capital Infusion by Udyokta	69,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	367,200	403,560	443,538
Total Receipts	536,200	578,760	646,178
<u>Cash Outflow:</u>			
Cost of goods sold	280,000	294,000	308,700
Operating expenses	41,000	42,120	43,323
Return to investor	40,000	40,000	40,000
Total payment	361,000	376,120	392,023
Closing Balance	175,200	202,640	254,155

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 28th Ex. SB Design Lab on 27th July ,
2016 at Grameen Kalyan

Thank you

Existing Shade









NU With his Mother



Thank You