



Grameen kalyan

Proposed NU Business Name : Kitab Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Jahangir Alom Vill : Majgram, Post: Shelidha Thana : Kumarkhali, District: Kushtia
Age	: 21 Years.
Marital status	: Unmarried.
No. of siblings:	: 2 (Two) brothers and 4 (Four) 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Morium Khatun : Md.Kitab Uddin. : Branch: Shelidahe, Group #07, Centro# 01/M, Loan no. 9702 Member since: 2007 , First loan: Tk. 10,000, Last GB loan: 10,000, Outstanding: 2000 : 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 three years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01737304774.
National ID number	:	19975017194101717.
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 2007. At first she took GB loan BDT 10,000 (Ten thousand) and used Agriculture. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

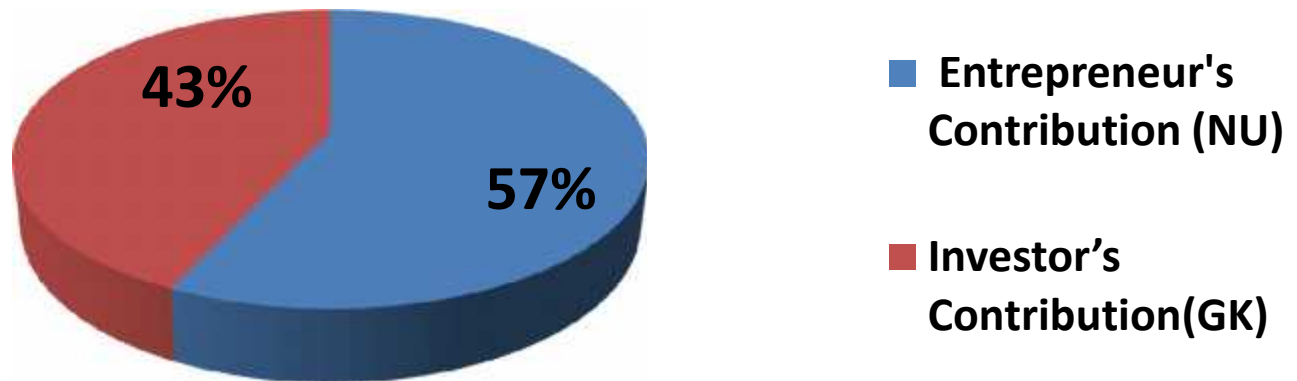
Business Name	:	Kitab Cow Fattening Farm.
Address/ Location	:	Vill: Majgram, Post: Shelidahe Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 2,32,500
Financing	:	Self financing: BDT: 1,32,500 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 30,000/- 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 15,000/- ➤ Selling price of each cow after every cycle BDT 70,000/-; ➤ 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.

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 4 cow (Tk. 30,000 per Cow)	20,000	0	90,000	110,000
Fan 01 Piece	-	2,500	0	2,500
Working Capital (Feeding Cost per cow 15000 per six month)	-	60,000	0	60,000
Cash in hand	-	0	10000	10000
Total Capital	20,000	112,500	100,000	232,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	132,500	57
Investor's Contribution(GK)	100,000	43
Total Investment	232,500	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)	280,000	280,000	560,000	308,000	308,000	616,000	338,800	338,800	677,600
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	287,200	287,200	574,400	315,560	315,560	631,120	346,738	346,738	685,555
Less: Cost of sales									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	180,000	180,000	360,000	189,000	189,000	378,000	198,450	198,450	396,900
Gross profit (GP) [C=(A-B)]	107,200	107,200	214,400	126,560	126,560	253,120	148,288	148,288	288,655
Less: Operating Costs:									
Electricity bill	150	150	300	158	158	315	165	165	331
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
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)	29,050	29,050	58,100	29,753	29,753	59,505	30,505	30,505	61,010
(C-D)Net Profit:	78,150	78,150	156,300	96,808	96,808	193,615	117,783	117,783	235,566
Retained Income:			156,300			193,615			235,566

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	328,800	482,415
Capital Infusion by Uddokta	112500	0	0
Capital Infusion by Investor	100000	0	0
Sales	574,400	631,120	685,555
Total Receipts	786,900	959,920	1,167,970
<u>Cash Outflow:</u>			
Cost of goods sold	360,000	378,000	396,900
Operating expenses	58,100	59,505	61,010
Return to investor	40,000	40,000	40,000
Total payment	458,100	477,505	497,910
Closing Balances	328,800	482,415	670,060

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 16th Ex. SB Design Lab on March 28,
2016 at Grameen Kalyan

Thank you

Existing Shade



Existing Shade









Family Picture (Nu With his Father & Mother)



NU With his Mother



Thank You