



Grameen kalyan

Proposed NU Business Name : Akash Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Noyon Hossain Vill : Hashimpur, Post: Moragacha Thana : Khoksha, District: Kushtia
Age	:	20 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	2 (Two) Brothers.
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. Soma Khatun</p> <p>Md. Nurul Islam</p> <p>Branch: Kumarkhali, Group #05, Centre# 59/M, Loan no. 6229</p> <p>Member since: 2000, First loan: Tk. 5,000, Last GB loan: 20,000, Outstanding: All paid</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.)	:	Agricultural work.
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 work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01967581853
National ID number	:	19965016347000154
NU Project Source/Reference	:	Gk/Kum/Md. Anowar Hossain/2525

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. 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

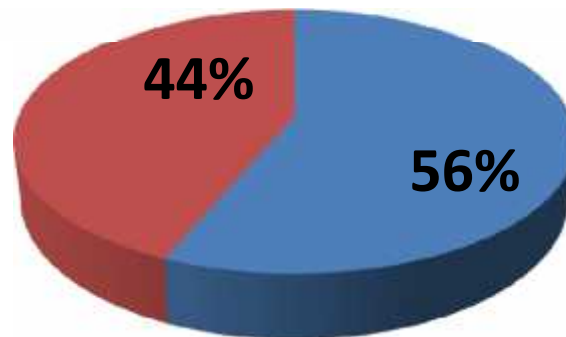
Business Name	:	Akash Cow Fattening Farm.
Address/ Location	:	Vill: Hashimpur, Post: Moragacha Thana : Khoksha, District: Kushtia.
Total Investment in BDT	:	BDT: 2,98,000
Financing	:	Self financing: BDT: 1,68,000 Required Investment: BDT: 1,30,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 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 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	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 5 cows (Tk. 30,000 per Cow)	30,000	0	120,000	150,000
Fan 02 Pieces	-	5,000	0	5,000
Working Capital (Feeding Cost per cow 15000 per six month)	-	75,000	0	75,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	0	10,000	10,000
Total Capital	30,000	138,000	130,000	298,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	168,000	56
Investor's Contribution(GK)	130,000	44
Total Investment	298,000	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)	325,000	325,000	650,000	357,500	357,500	715,000	393,250	393,250	786,500
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
(A) Total Revenue	334,000	334,000	668,000	366,950	366,950	733,900	403,173	403,173	806,345
Less: Cost of sales									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Cow Food	75,000	75,000	150,000	78,750	78,750	157,500	82,688	82,688	165,375
(B) Total Cost of Sales	225,000	225,000	450,000	236,250	236,250	472,500	248,063	248,063	496,125
Gross profit (GP) [C=(A-B)]	109,000	109,000	218,000	130,700	130,700	261,400	155,110	155,110	310,220
Less: Operating Costs:									
Electricity bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
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	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
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)	36,700	36,700	73,400	37,485	37,485	74,970	38,324	38,324	76,649
(C-D)Net Profit:	72,300	72,300	144,600	93,215	93,215	186,430	116,786	116,786	233,572
Retained Income:			144,600			186,430			233,572

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	-	360,600	495,030
Capital Infusion by Udyokta	138,000	-	-
Capital Infusion by Investor	130,000	-	-
Sales	668,000	733,900	806,345
Total Receipts	936,000	1,094,500	1,301,375
<u>Cash Outflow:</u>			
Cost of goods sold	450,000	472,500	496,125
Operating expenses	73,400	74,970	76,649
Return to investor	52,000	52,000	52,000
Total payment	575,400	599,470	624,774
Closing Balance	360,600	495,030	676,602

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 22th Ex. SB Design Lab on June 16,
2016 at Grameen Kalyan

Thank you

Existing Shade











New shade work



NU With his Mother



Thank You