



Grameen kalyan

Proposed NU Business Name : Ashraf Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Samrat Hossain Vill : South Bhabanipur ,Post: Madhupur Thana : Kumarkhali, District: Kushtia
Age	:	22 years
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1 (One) Brother & 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. Mamtaz Begum</p> <p>Md. Ashraf Uddin</p> <p>Branch: Panti, Group #13, Centre# 24/ M, Loan no. 1049/8</p> <p>Member since: 2000 , First loan: Tk. 5,000</p> <p>Last GB loan: 30,000, Outstanding: 13,000</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.)	:	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	:	Agricultural farm
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01738581578
National ID number	:	19945017134000164
NU Project Source/Reference	:	Gk/Kum/Md. Rashedul Islam/2555

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 used Agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

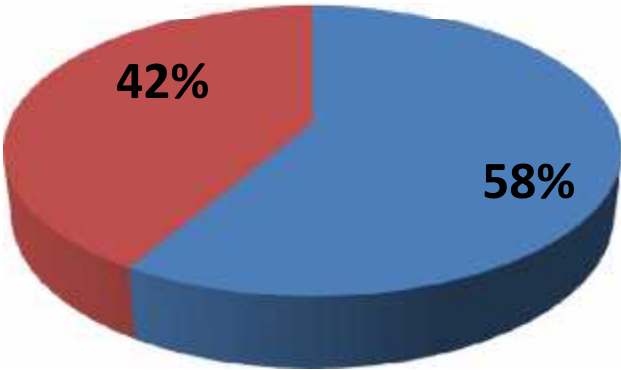
Business Name	:	Ashraf Cow Fattening Farm.
Address/ Location	:	Vill: South bhabanipur, Post: Modhupur Thana : kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 3,37,000
Financing	:	Self financing: BDT: 1,97,000 Required Investment: BDT: 1,40,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 cows @ TK. 40,000/- 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 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)	-	45,000	-	45,000
Cost of 5 cows (Tk. 40,000 per Cow)	60,000	-	120,000	180,000
Fan 01 piece		2,000	-	2,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	90,000	-	90,000
Water supply motor & Fittings	-	-	10,000	10,000
Cash in hand	-	-	10,000	10,000
Total Capital	60,000	137,000	140,000	337,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	197,000	58
Investor's Contribution(GK)	140,000	42
Total Investment	337,000	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+2n d Cycle)
Revenue:									
Estimated Sales (Cow)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
(A) Total Revenue	409,000	409,000	818,000	449,450	449,450	898,900	493,923	493,923	987,845
Less: Cost of sales									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
(B) Total Cost of Sales	290,000	290,000	580,000	304,500	304,500	609,000	319,725	319,725	639,450
Gross profit (GP) [C=(A-B)]	119,000	119,000	238,000	144,950	144,950	289,900	174,198	174,198	348,395
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
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	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Total Operating Cost (D)	35,800	35,800	71,600	36,490	36,490	72,980	37,225	37,225	74,449
(C-D)Net Profit:	83,200	83,200	166,400	108,460	108,460	216,920	136,973	136,973	273,946
Retained Income:			166,400			216,920			273,946

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	-	387,400	548,320
Capital Infusion by Udyokta	137,000	-	-
Capital Infusion by Investor	140,000	-	-
Sales	818,000	898,900	987,845
Total Receipts	1,095,000	1,286,300	1,536,165
<u>Cash Outflow:</u>			
Cost of goods sold	580,000	609,000	639,450
Operating expenses	71,600	72,980	74,449
Return to investor	56,000	56,000	56,000
Total payment	707,600	737,980	769,899
Closing Balance	387,400	548,320	766,266

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







Bio gas plant







NU With his Mother



NU With his Father & Mother



Thank You