



Grameen kalyan

Proposed NU Business Name : **Zibon Ali Cow Fattening Farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md.Zibon Ali Vill : Monohorpur ,Post: Tebuniya, Thana : Pabna, District:Pabna
Age	:	27 Years.
Marital status	:	Married.
Children	:	One Daughter
No. of siblings:	:	2(two) Brothers and 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst.Hawa khatun. Md. Abzal Hossain Branch: Devuttor, Group #05, Centre # 71/M, Loan no 6683/1 Member since: 2006 , First loan: Tk.5,000, Last GB loan: 40,000, Outstanding 32,180. Father. No Nil Nil Nil
Education, till to date	:	Class ten.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Bricks Mechanics
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 four years cow rearing experiences.
Other Own/Family Sources of Income	:	Father's income from Agriculture work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01917-074602
National ID number	:	7615577231749
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit, Pabna.(FS: Rofiqul-2725)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 5,000 (five thousand) and used Agriculture work. Subsequently she borrowed loan from GB for several times for different activities including purchase land.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

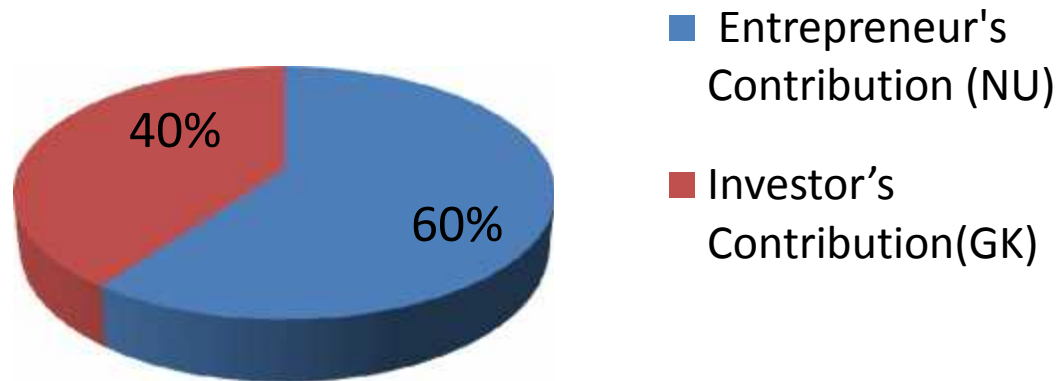
Business Name	:	Zibon Ali Cow Fattening Farm.
Address/ Location	:	Vill: Monohorpur, Post: Tebuniya. Thana : Pabna, District: pabna
Total Investment in BDT	:	BDT: 3,74,000
Financing	:	Self financing: BDT: 2,24,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 50,000/- 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 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 in July, 2016

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	60,000		0	60,000
Cost of 4 cows (Tk. 50,000 per Cow)	50,000	0	150,000	200,000
Fan 02 Pieces	5,000	0	0	5,000
Working Capital (Feeding Cost per cow 18000 per six month)		72,000	0	72,000
Water supply motor & Fittings	23,000	0	0	23,000
medicine and doctor		4,000		4,000
Cash in hand	-	10000		10000
Total Capital	138,000	86,000	150,000	374,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	224,000	60
Investor's Contribution(GK)	150,000	40
Total Investment	374,000	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)	360,000	360,000	720,000	396,000	396,000	792,000	435,600	435,600	871,200
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	367,200	367,200	734,400	403,560	403,560	807,120	443,538	443,538	879,155
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	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
(B) Total Cost of Sales	272,000	272,000	544,000	285,600	285,600	571,200	299,880	299,880	599,760
Gross profit (GP) [C=(A-B)]	95,200	95,200	190,400	117,960	117,960	235,920	143,658	143,658	279,395
Less: Operating Costs:									
Electricity bill	2,400	2,400	4,800	2,520	2,520	5,040	2,646	2,646	5,292
Transportation	2,000	2,000	4,000	2,100	2,100	4,200	2,205	2,205	4,410
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	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
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)	42,300	42,300	84,600	43,065	43,065	86,130	43,883	43,883	87,767
(C-D)Net Profit:	52,900	52,900	105,800	74,895	74,895	149,790	99,775	99,775	199,550
Retained Income:	105,800			149,790			199,550		

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	281,800	371,590
Capital Infusion by Udyokta	86000	0	0
Capital Infusion by Investor	150000	0	0
Sales	734,400	807,120	879,155
Total Receipts	970,400	1,088,920	1,250,745
<u>Cash Outflow:</u>			
	-	-	-
Cost of goods sold	544,000	571,200	599,760
Operating expenses	84,600	86,130	87,767
Return to investor	60,000	60,000	60,000
Total payment	688,600	717,330	747,527
Closing Balances	281,800	371,590	503,218

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 24th Ex. SB Design Lab on June 20,
2016 at Grameen Kalyan

Thank you

Existing business photo





Complete new Shade



NU With his & MOTHER



Nu with his father and mother



Thank You