



Grameen kalyan

Proposed NU Business Name : **Lamia Cow Fattening Farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ashraful Islam Vill : Kumergari, Post: Hemayetpur Thana : Pabna, District: Pabna
Age	:	29 Years.
Marital status	:	Married.
Children	:	Nil
No. of siblings:	:	3(Three) Brothers & 3(Three) Sisters
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Rousonara Beua.
(iii) Father's name	:	Late. Mukbul Paramanik
(iv) GB member's info	:	Branch: Malyonchi, Group # 08/M, Centre# 18/M, Loan no 5685/1 Member since: 2004 , First loan: Tk.5,000, Last GB loan: 60,000, Outstanding 32,180
Further Information:	:	
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	S.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Decorator 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 three years cow rearing experiences.
Other Own/Family Sources of Income	:	Agricultural work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01735-448827
National ID number	:	19867615577030870
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit, Pabna.(FS: Juyel Sheikh-2724)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2004. 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 business

PROPOSED NOBIN UDYOKTA BUSINESS INFO

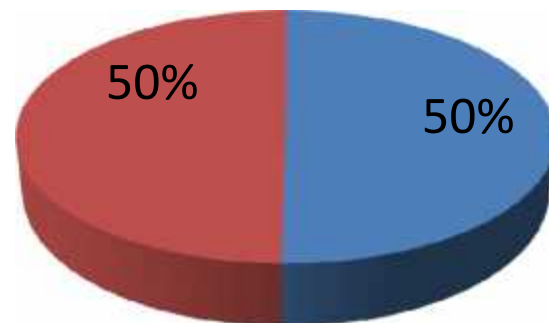
Business Name	:	Lamia Cow Fattening Farm.
Address/ Location	:	Vill : Kumergari, Post: Hemayetpur Thana : Pabna, District: Pabna.
Total Investment in BDT	:	BDT: 2,41,000
Financing	:	Self financing: BDT: 1,21,000 Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 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 85,000/- ➤ 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 (Repair)	10,000	40,000	0	50,000
Cost of 3 cows (Tk. 40,000 per Cow)	-	0	120,000	120,000
Fan 01 Piece	-	2,000	0	2,000
Working Capital (Feeding Cost per cow 18000 per six month)		54,000	0	54,000
Water supply motor & Fittings	-	7,000	0	7,000
medicine and doctor		3,000		3,000
Cash in hand	-	5000		5000
Total Capital	10,000	111,000	120,000	241,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	121,000	50
Investor's Contribution(GK)	120,000	50
Total Investment	241,000	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)	255,000	255,000	510,000	280,500	280,500	561,000	308,550	308,550	617,100
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	5,971
(A) Total Revenue	260,400	260,400	520,800	286,170	286,170	572,340	314,504	314,504	623,071
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	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
(B) Total Cost of Sales	174,000	174,000	348,000	182,700	182,700	365,400	191,835	191,835	383,670
Gross profit (GP) [C=(A-B)]	86,400	86,400	172,800	103,470	103,470	206,940	122,669	122,669	239,401
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
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	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	35,100	35,100	70,200	35,805	35,805	71,610	36,560	36,560	73,121
(C-D)Net Profit:	51,300	51,300	102,600	67,665	67,665	135,330	86,108	86,108	172,217
Retained Income:			102,600			135,330			172,217

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	285,600	372,930
Capital Infusion by Udyokta	111,000	0	0
Capital Infusion by Investor	120,000	0	0
Sales	520,800	572,340	623,071
Total Receipts	751,800	857,940	996,001
Cash Outflow:			
	-	-	-
Cost of goods sold	348,000	365,400	383,670
Operating expenses	70,200	71,610	73,121
Return to investor	48,000	48,000	48,000
Total payment	466,200	485,010	504,791
Closing Balance	285,600	372,930	491,210

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 26th Ex. SB Design Lab on 16th July ,
2016 at Grameen Kalyan

Thank you

Existing business photo



Creating a new shade



NU with his Mother



Thank You