



Grameen kalyan

Proposed NU Business Name : Alamgir Cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Alamgir Hossain Vill: Bottoil, Post: Bisic. Thana: Kushtia, District: Kushtia
Age	:	31 Years.
Marital status	:	Married.
Children	:	1(one) daughter
No. of siblings:	:	4 (Four) brothers & 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. Geni Khatun</p> <p>Md. Abdur Razzak</p> <p>Branch: Alampur, Group # 09, Centre # 33/M, Loan no: 4940</p> <p>Member since: 2004 , First loan: Tk.8,000, Last GB loan:30,000, Outstanding : All paid.</p> <p>NU .</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Three

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural farming .
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 ten years cow rearing experience.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01732471179.
National ID number	:	5017950202268.
NU Project Source/Reference	:	GK/ Kushtia Unit,Momtaz Khatun(2524).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT 8,000 (Eight 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	:	Alamgir Cow fattening farm
Address/ Location	:	Vill : Bottoil ,Post: Bisic Thana : Kushtia, District: Kushtia
Total Investment in BDT	:	BDT: 3,79,000/-
Financing	:	Self financing: BDT: 2,79,000/- Required Investment: BDT: 100,000/-
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. 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 20,000/-; ➤ 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 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)	7,000	60,000	0	67,000
Cost of 4 cow (Tk. 50,000 per Cow)	120,000	0	100,000	220,000
Fan 01 Pcs	-	2,000	0	2,000
Working Capital (Feeding Cost)	-	80,000	0	80,000
Medicine	-	3,000	0	3,000
Water supply motor & Fittings	-	7,000	0	7,000
Total Capital	127,000	152,000	100,000	379,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	279,000	74
Investor's Contribution(GK)	100,000	26
Total Investment	379,000	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	15,876
(A) Total Revenue	367,200	367,200	734,400	403,560	403,560	807,120	443,538	443,538	887,076
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	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
(B) Total Cost of Sales	280,000	280,000	560,000	294,000	294,000	588,000	308,700	308,700	617,400
Gross profit (GP) [C=(A-B)]	87,200	87,200	174,400	109,560	109,560	219,120	134,838	134,838	269,676
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	16,000	16,000	32,000	16,800	16,800	33,600	17,640	17,640	35,280
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	2,700	2,700	5,400	2,970	2,970	5,940	3,267	3,267	6,534
Total Operating Cost (D)	42,500	42,500	85,000	43,860	43,860	87,720	45,302	45,302	90,603
(C-D)Net Profit:	44,700	44,700	89,400	65,700	65,700	131,400	89,537	89,537	179,073
Retained Income:			89,400			131,400			179,073

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
<u>Cash inflow:</u>			
Opening Balance	-	301,400	392,800
Capital Infusion by Udyokta	152,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	734,400	807,120	887,076
Total Receipts	986,400	1,108,520	1,279,876
<u>Cash Outflow:</u>			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	85,000	87,720	90,603
Return to investor	40,000	40,000	40,000
Total payment	685,000	715,720	748,003
Closing Balances	301,400	392,800	531,873

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 31st Ex. SB Design Lab on 17th August,
2016 at Grameen Kalyan.

Thank you

Existing Shade











NU With his Mother



Thank You