



Grameen kalyan

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



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Arifa Khatun Vill: Barokhada ,Post: Barokhada Thana : Kushtia sodor, District: Kushtia
Age	:	25 years
Marital status	:	Married
Children	:	1 (one) son
No. of siblings:	:	1(one) brother & 1(one) sister
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. Nazma Khatun
(iii) Father's name	:	Md. Abdul Halim
(iv) GB member's info	:	Branch: Barokhada, Group #01 ,Center # 10M, Loan no.1157/1 Member since: 2012 ,First loan: Tk. 10,000 Last GB loan: 10,000, Outstanding: 1,000
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(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	:	Class Ten

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 she has three years experience.
Other Own/Family Sources of Income	:	Husband's income from agricultural farm
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01724286948
National ID number	:	19915017925000356
NU Project Source/Reference	:	Grameen Kalyan, Kushtia Unit Office, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 10,000 (ten thousand) and agricultural farm. Subsequently she borrowed loan from GB for several times for different activities including agricultural farm.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

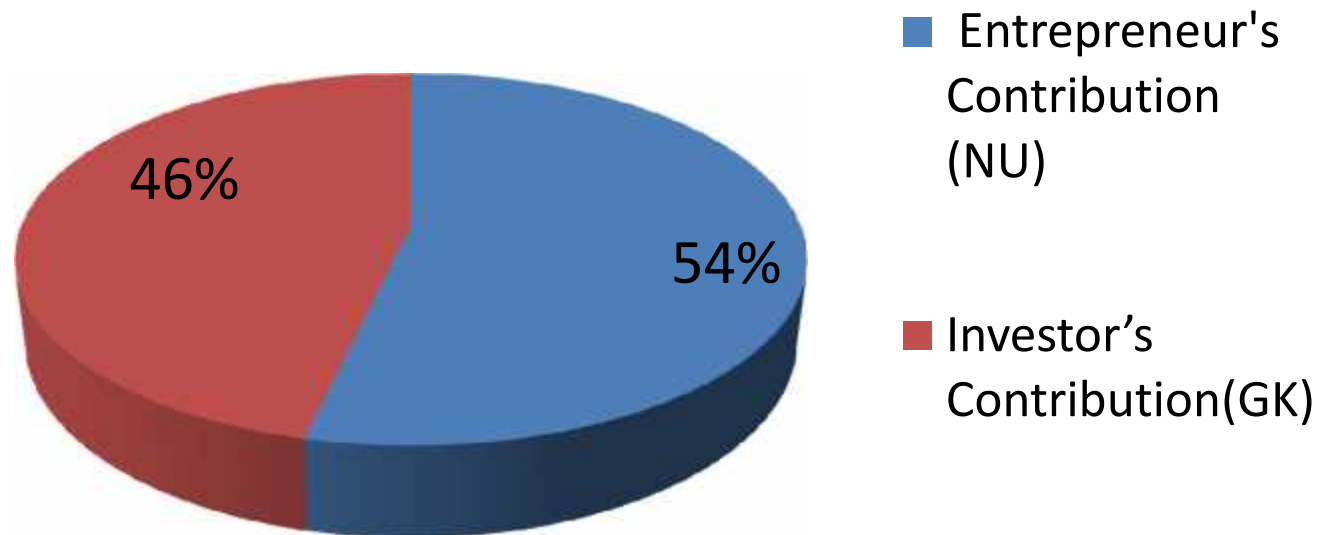
Business Name	:	Alvi Cow Fattening Farm
Address/ Location	:	Vill: Barokhada, Post: Barokhada, Thana :Kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 2,50,000/-
Financing	:	Self financing: BDT: 1,34,000/- Required Investment: BDT: 1,16,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (three 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 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 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 as soon as possible, 2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow shade	60,000		-	60,000
Cow(three cows)	40,000	0	80,000	120,000
3 Cows feeding for six month		18,000	36,000	54,000
Medicine	0	3,000	0	3,000
Water supply motor	7,000		0	7,000
Fan	3,000			3,000
Cash in hand	3,000		0	3,000
Total Capital	113,000	21,000	116,000	250,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	134,000	54
Investor's Contribution(GK)	116,000	46
Total Investment	250,000	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)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	245,400	245,400	490,800	269,670	269,670	539,340	296,354	296,354	592,707
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)]	71,400	71,400	142,800	86,970	86,970	173,940	104,519	104,519	209,037
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	1500	1500	3,000	1,500	1,500	3,000	1,500	1,500	3,000
Total Operating Cost (D)	28,200	28,200	56,400	29,070	29,070	58,140	30,027	30,027	60,054
(C-D)Net Profit:	43,200	43,200	86,400	57,900	57,900	115,800	74,492	74,492	148,983
Retained Income:			86,400			115,800			148,983

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	3,000	180,000	249,400
Capital infusion by UDYOKTA	21,000		
Capital infusion by investor	116,000	0	0
Sales	490,800	539,340	592,707
Total receipts	630,800	719,340	842,107
<u>Cash Outflow:</u>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	56,400	58,140	60,054
Payback to investor	46,400	46,400	46,400
Total payment	450,800	469,940	490,124
Closing Balance	180,000	249,400	351,983

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 17th Ex. SB Design Lab on April 20,
2016 at Grameen Kalyan

Thank you















