



Grameen kalyan

***Proposed NU Business Name : Akmal cow
fattening farm***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Milon Hossain Vill Zairokhe, Post: Boria Thana :Kushtia , District: Kushtia
Age	:	29 years
Marital status	:	Married
Children	:	1(one) son
No. of siblings:	:	1(One) 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. Hasina khatun
(iii) Father's name	:	Md. Akmal Hossain
(iv) GB member's info	:	Branch: Alampur, Group # 4, Centro# 15/M, Loan no. 1733/2 Member since: 2000, First loan: Tk. 5,000, Last GB loan: 15,000, Outstanding: 9312
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 five

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 ten years experience
Other Own/Family Sources of Income	:	Father's income from agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01745474396
National ID number	:	5017956458185
NU Project Source/Reference	:	GK/Kushtia Unit,Md. Sayeem Uddin (2346).

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

PROPOSED NOBIN UDYOKTA BUSINESS INFO

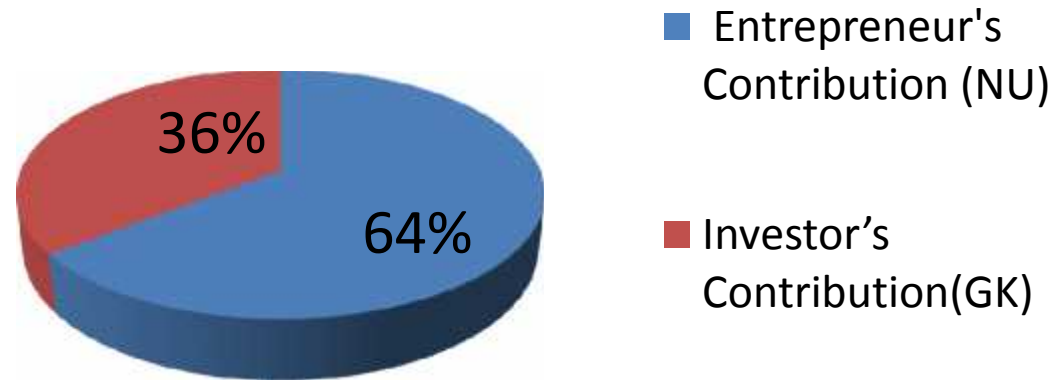
Business Name	:	Akmal cow fattening farm
Address/ Location	:	Vill: Zairokhe, Post: Boria Thana: Kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 2,81,000/-
Financing	:	Self financing: BDT: 1,81,000/- Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 50,000/- 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 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 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 (Repair)	15,000	50,000	-	65,000
Cost of 3 cows (Tk. 50,000 per Cow)	50,000	0	100,000	150,000
Working Capital (Feeding Cost per cow 20000 per six month)	20,000	40,000	0	60,000
Medicine	0	3,000	0	3,000
Fan		3,000		3,000
Total Capital	85,000	96,000	100,000	281,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	181,000	64
Investor's Contribution(GK)	100,000	36
Total Investment	281,000	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		Yearly(1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly 1st Cycle+2nd Cycle)
Revenue:									
Estimated Sales (Cow)	270,000	270,000	540,000	297,000	297,000	594,000	326,700	326,700	653,400
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	275,400	275,400	550,800	302,670	302,670	605,340	332,654	332,654	665,307
Less: Cost of sales									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	210,000	210,000	420,000	220,500	220,500	441,000	231,525	231,525	463,050
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	82,170	82,170	164,340	101,129	101,129	202,257
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:	37,200	37,200	74,400	53,100	53,100	106,200	71,102	71,102	142,203
Retained Income:			74,400			106,200			142,203

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		230,400	296,600
Capital infusion by Udoykta	96,000		
Capital infusion by investor	100,000	0	0
Sales	550,800	605,340	665,307
Total receipts	746,800	835,740	961,907
Cash Outflow:			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	56,400	58,140	60,054
Payback to investor	40,000	40,000	40,000
Total payment	516,400	539,140	563,104
Closing Balance	230,400	296,600	398,803

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 21th Ex. SB Design Lab on May 29,
2016 at Grameen Kalyan

Thank you







Mother and me

