



Grameen kalyan

Proposed NU Business Name : Ansar Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Saidur Rahman Vill : Hashimpur, Post: Moragacha Thana : Khokhsha, District: Kushtia
Age	:	24 Years.
Marital status	:	Unmarried.
No. of siblings:	:	5 (Five) 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Jahida Khatun Md. Ansar Malitha Branch: Khokhsha, Group #08, Centre# 57/8, Loan no. 6098/1 Member since: 2002, First loan: Tk. 5,000, Last GB loan: 40,000, Outstanding: All paid Father No Nil Nil Nil
Education, till to date	:	H.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Lungi Business & cow fattening.
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	:	Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01952553975
National ID number	:	19925016347000039
NU Project Source/Reference	:	Gk/Kum/Md. Anowar Hossain/2525

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. 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 cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

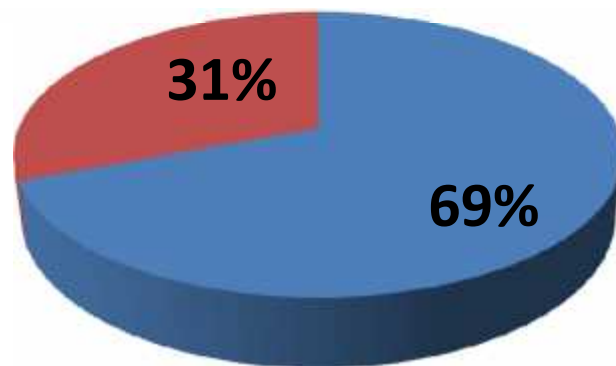
Business Name	:	Ansar Cow Fattening Farm
Address/ Location	:	Vill : Hashimpur, Post: Moragacha Thana : Khokhsha, District: Kushtia
Total Investment in BDT	:	BDT: 4,21,000
Financing	:	Self financing: BDT: 2,91,000 Required Investment: BDT: 1,30,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 6 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 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 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)	-	50,000	-	50,000
Cost of 6 cows (Tk. 40,000 per Cow)	120,000	-	120,000	240,000
Fan 02 Pieces	-	5,000	-	5,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	108,000	-	108,000
Water supply motor & Fittings	-	8,000	-	8,000
Cash in hand	-	-	10,000	10,000
Total Capital	120,000	171,000	130,000	421,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	291,000	69
Investor's Contribution(GK)	130,000	31
Total Investment	421,000	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)	480,000	480,000	960,000	528,000	528,000	1,056,000	580,800	580,800	1,161,600
Cow Dung Sales	10,800	10,800	21,600	11,340	11,340	22,680	11,907	11,907	23,814
(A) Total Revenue	490,800	490,800	981,600	539,340	539,340	1,078,680	592,707	592,707	1,185,414
Less: Cost of sales									
Cow Cost	240,000	240,000	480,000	252,000	252,000	504,000	264,600	264,600	529,200
Cow Food	108,000	108,000	216,000	113,400	113,400	226,800	119,070	119,070	238,140
(B) Total Cost of Sales	348,000	348,000	696,000	365,400	365,400	730,800	383,670	383,670	767,340
Gross profit (GP) [C=(A-B)]	142,800	142,800	285,600	173,940	173,940	347,880	209,037	209,037	418,074
Less: Operating Costs:									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	4,200	4,200	8,400	4,410	4,410	8,820	4,631	4,631	9,261
Doctors and Medicine	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
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)	46,200	46,200	92,400	47,160	47,160	94,320	48,183	48,183	96,366
(C-D)Net Profit:	96,600	96,600	193,200	126,780	126,780	253,560	160,854	160,854	321,708
Retained Income:			193,200			253,560			321,708

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	-	442,200	643,760
Capital Infusion by Udyokta	171,000	-	-
Capital Infusion by Investor	130,000	-	-
Sales	981,600	1,078,680	1,185,414
Total Receipts	1,282,600	1,520,880	1,829,174
Cash Outflow:			
Cost of goods sold	696,000	730,800	767,340
Operating expenses	92,400	94,320	96,366
Return to investor	52,000	52,000	52,000
Total payment	840,400	877,120	915,706
Closing Balance	442,200	643,760	913,468

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 22th Ex. SB Design Lab on June 16,
2016 at Grameen Kalyan

Thank you

Existing Shade













NU with his father & mother



NU With his Mother



Thank You