



Grameen kalyan

Proposed NU Business Name : Aslam Cow Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Aslam Ali Vill : Barokhada,Post: Jugia, Thana: Kushtia, District: Kushtia
Age	:	30 Years.
Marital status	:	Married.
Children	:	02(Two) Daughters
No. of siblings:	:	3 (Three) Brothers & 4(four) Sisters
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. Asia Khatun</p> <p>Md. Sakandar Ali .</p> <p>Branch: Barokhada, Group # 08, Centre # 74/M, Loan no: 73249/1</p> <p>Member since: 2011 , First loan: Tk. 10,000, Last GB loan: 8,000, Outstanding:All Paid .</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Seven .

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 cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01777208021.
National ID number	:	5017925239169.
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Sayam Uddin(2346).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 10,000 (ten 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

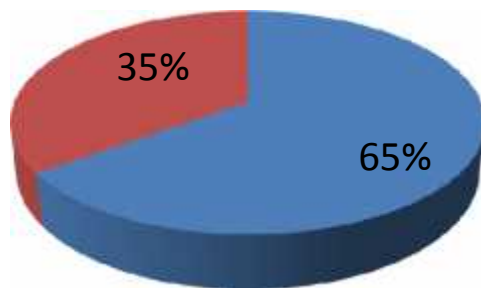
Business Name	:	Aslam Cow Farm.
Address/ Location	:	Vill: Barokhada, Post:Jugia, Thana : Kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 3,42,000
Financing	:	Self financing: BDT: 2,22,000/- Required Investment: BDT: 1,20,000/-
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 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 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)	17,000	20,000	0	37,000
Cost of 5 cows (Tk. 40,000 per Cow)	80,000	0	120,000	200,000
Fan 01 Piece	-	3,000	0	3,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	90,000	0	90,000
Medicine		5,000		5,000
Water supply motor & Fittings	-	7,000	0	7,000
Total Capital	97,000	125,000	120,000	342,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	222,000	65
Investor's Contribution(GK)	120,000	35
Total Investment	342,000	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)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
(A) Total Revenue	409,000	409,000	818,000	449,450	449,450	898,900	493,923	493,923	987,845
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	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
(B) Total Cost of Sales	290,000	290,000	580,000	304,500	304,500	609,000	319,725	319,725	639,450
Gross profit (GP) [C=(A-B)]	119,000	119,000	238,000	144,950	144,950	289,900	174,198	174,198	348,395
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Doctors and Medicine	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	18,000	21,000	39,000	18,000	21,000	39,000	18,000	21,000	39,000
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)	32,800	35,800	68,600	33,690	36,690	70,380	34,640	37,640	72,279
(C-D)Net Profit:	86,200	83,200	169,400	111,260	108,260	219,520	139,558	136,558	276,116
Retained Income:			169,400			219,520			276,116

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	-	366,400	537,920
Capital Infusion by Udyokta	125,000	-	-
Capital Infusion by Investor	120,000	-	-
Sales	818,000	898,900	987,845
Total Receipts	1,063,000	1,265,300	1,525,765
<u>Cash Outflow:</u>			
Cost of goods sold	580,000	609,000	639,450
Operating expenses	68,600	70,380	72,279
Return to investor	48,000	48,000	48,000
Total payment	696,600	727,380	759,729
Closing Balance	366,400	537,920	766,036

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 23rd Ex. SB Design Lab on June 19,
2016 at Grameen Kalyan

Thank you

Existing Shade











NU With his Mother



Thank You