



Grameen kalyan

Proposed NU Business Name : Abir Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abir Hossen soni Vill : Boilda , Post: Hatos horepur, Thana : Kushtia, District: Kushtia
Age	:	26 Years.
Marital status	:	Married.
Children	:	1 (one) Daughter
No. of siblings:	:	3 (Three) 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. Fatema Bagom Abdur Razzak. Branch: Horipur, Group # 01, Centre # 15/M, Loan no: 1532 Member since: 2005 , First loan: Tk. 5,000, Last GB loan: 40,000, Outstanding: 27680. Father. No Nil Nil Nil
Education, till to date	:	S.S.C.

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 five years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Grocery business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01778407075.
National ID number	:	19905017944000110.
NU Project Source/Reference	:	GK/ Kashia Unit, Md. Khalilur rahaman(2557).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 5,000 (Five thousand) and used Grocery business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

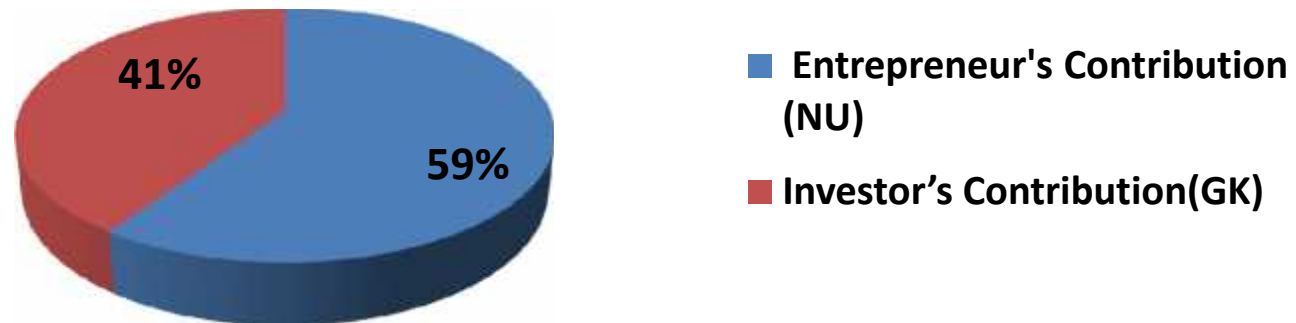
Business Name	:	Abir Cow Fattening Farm.
Address/ Location	:	Vill: Boilda, Post:Hatos Horepur, Thana : Kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 2,96,000
Financing	:	Self financing: BDT: 1,76,000/- Required Investment: BDT: 1,20,000/-
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 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 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)	10,000	60,000	0	70,000
Cost of 3 cows (Tk. 50,000 per Cow)	50,000	0	100,000	150,000
Fan 02 Pieces	-	6,000	0	6,000
Working Capital (Feeding Cost per cow 20000 per six month)	20,000	20,000	20,000	60,000
Medicine		3,000		3,000
Water supply motor & Fittings	-	7,000	0	7,000
Total Capital	80,000	96,000	120,000	296,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	176,000	59
Investor's Contribution(GK)	120,000	41
Total Investment	296,000	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)	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	945	945	1,890	992	992	1,985
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
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	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	28,800	28,800	57,600	29,490	29,490	58,980	30,230	30,230	60,459
(C-D)Net Profit:	36,600	36,600	73,200	52,680	52,680	105,360	70,899	70,899	141,798
Retained Income:			73,200			105,360			141,798

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	-	241,200	298,560
Capital Infusion by Udyokta	96,000	-	-
Capital Infusion by Investor	120,000	-	-
Sales	550,800	605,340	665,307
Total Receipts	766,800	846,540	963,867
<u>Cash Outflow:</u>			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	57,600	58,980	60,459
Return to investor	48,000	48,000	48,000
Total payment	525,600	547,980	571,509
Closing Balance	241,200	298,560	392,358

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

Thank you

Existing Shade











NU With his Mother



Thank You