



Grameen kalyan

Proposed NU Business Name : Zihad Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abdul-Al-Zihad Vill : Bohola Gobindopur, Post: Chapra Thana : Kumarkhali, District: Kushtia
Age	:	19 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	03 (Three) Brothers & 01 (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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst.Sabia Sultana</p> <p>Md. Golam Sorwar</p> <p>Branch: Kumarkhali, Group # 09, Centre# 78/M, Loan no. 9513</p> <p>Member since: 2000 , First loan: Tk. 5,000, Last GB loan: 80,000, Outstanding: 35,000</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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's income from job holder.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01989929689
National ID number	:	19975027102000008
NU Project Source/Reference	:	GK/kum/Md. Rashidul Islam/2555

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

PROPOSED NOBIN UDYOKTA BUSINESS INFO

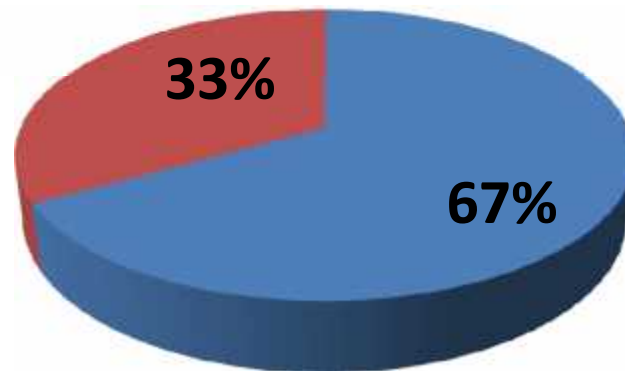
Business Name	:	Zihad Cow Fattening Farm.
Address/ Location	:	Vill: Bohola Gobindopur , Post: Chapra Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 4,52,500
Financing	:	Self financing: BDT: 3,02,500 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 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 100,000/-; ➤ 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 5 cows (Tk. 50,000 per Cow)	130,000	-	150,000	280,000
Fan 02 Pieces	-	4,500	-	4,500
Working Capital (Feeding Cost per cow 20000 per six month)	-	100,000	-	100,000
Water supply motor & Fittings	-	10,000	-	10,000
Cash in hand	-	8,000	-	8,000
Total Capital	130,000	172,500	150,000	452,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	302,500	67
Investor's Contribution(GK)	150,000	33
Total Investment	452,500	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)	500,000	500,000	1,000,000	550,000	550,000	1,100,000	605,000	605,000	1,210,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
(A) Total Revenue	509,000	509,000	1,018,000	559,450	559,450	1,118,900	614,923	614,923	1,229,845
Less: Cost of sales									
Cow Cost	250,000	250,000	500,000	262,500	262,500	525,000	275,625	275,625	551,250
Cow Food	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
(B) Total Cost of Sales	350,000	350,000	700,000	367,500	367,500	735,000	385,875	385,875	771,750
Gross profit (GP) [C=(A-B)]	159,000	159,000	318,000	191,950	191,950	383,900	229,048	229,048	458,095
Less: Operating Costs:									
Electricity bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
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)	37,700	37,700	75,400	38,535	38,535	77,070	39,427	39,427	78,854
(C-D)Net Profit:	121,300	121,300	242,600	153,415	153,415	306,830	189,621	189,621	379,242
Retained Income:			242,600			306,830			379,242

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	-	505,100	751,930
Capital Infusion by Udyokta	172,500	-	-
Capital Infusion by Investor	150,000	-	-
Sales	1,018,000	1,118,900	1,229,845
Total Receipts	1,340,500	1,624,000	1,981,775
<u>Cash Outflow:</u>			
Cost of goods sold	700,000	735,000	771,750
Operating expenses	75,400	77,070	78,854
Return to investor	60,000	60,000	60,000
Total payment	835,400	872,070	910,604
Closing Balance	505,100	751,930	1,071,172

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

Thank you

Existing Shade













NU With his Father & Mother



NU With his Mother



Thank You