



Grameen kalyan

Proposed NU Business Name : Amirul Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Amirul Islam Vill : Raipur, Post: Osmanpur Thana : Khokhsa, District: Kushtia
Age	:	27 Years.
Marital status	:	Married.
Children	:	01 (One) Daughter
No. of siblings:	:	01 (One) Brother & 02 (Two) 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Ambia Khatun Late. Siraj Ali Sheikh. Branch: Khokhsa, Group #09, Centre# 42/M, Loan no. 4662/1 Member since: 2004 , First loan: Tk. 5,000, Last GB loan: 30,000, Outstanding: 30,000. NU No Nil Nil Nil
Education, till to date	:	Nine

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 twelve years cow rearing experience.
Other Own/Family Sources of Income	:	NU operate small grocery shop in house.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01734336735
National ID number	:	5016357717076
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 2004. At first she took GB loan BDT 5,000 (Five thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

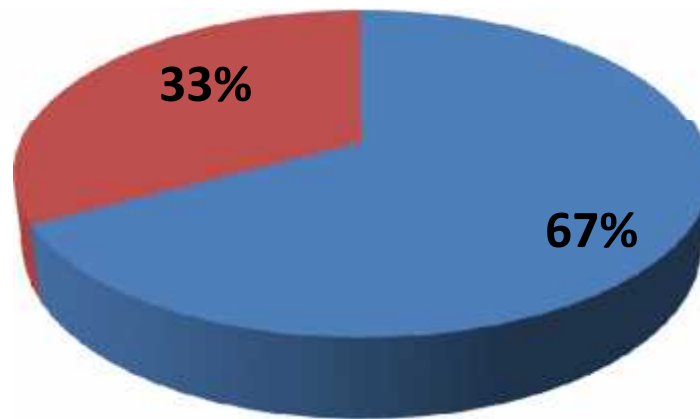
Business Name	:	Amirul Cow Fattening Farm.
Address/ Location	:	Vill: Raipur, Post: Osmanpur Thana : Khokhsa, District: Kushtia.
Total Investment in BDT	:	BDT: 3,65,000
Financing	:	Self financing: BDT: 2,45,000 Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 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 85,000/-; ➤ 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)	20,000	30,000	0	50,000
Cost of 4 cows (Tk. 40,000 per Cow)	100,000	0	120,000	220,000
Fan 02 Pieces	-	5,000	0	5,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	72,000	0	72,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	10000	0	10000
Total Capital	120,000	125,000	120,000	365,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	245,000	67
Investor's Contribution(GK)	120,000	33
Total Investment	365,000	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)	340,000	340,000	680,000	374,000	374,000	748,000	411,400	411,400	822,800
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	347,200	347,200	694,400	381,560	381,560	763,120	419,338	419,338	838,676
Less: Cost of sales									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
(B) Total Cost of Sales	232,000	232,000	464,000	243,600	243,600	487,200	255,780	255,780	511,560
Gross profit (GP) [C=(A-B)]	115,200	115,200	230,400	137,960	137,960	275,920	163,558	163,558	327,116
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	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
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)	35,800	35,800	71,600	36,540	36,540	73,080	37,332	37,332	74,664
(C-D)Net Profit:	79,400	79,400	158,800	101,420	101,420	202,840	126,226	126,226	252,452
Retained Income:	158,800			202,840			252,452		

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	-	355,800	510,640
Capital Infusion by Udyokta	125,000	-	-
Capital Infusion by Investor	120,000	-	-
Sales	694,400	763,120	838,676
Total Receipts	939,400	1,118,920	1,349,316
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	71,600	73,080	74,664
Return to investor	48,000	48,000	48,000
Total payment	583,600	608,280	634,224
Closing Balances	355,800	510,640	715,092

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 27th Ex. SB Design Lab on 17th July,
2016 at Grameen Kalyan

Thank you













NU with his Mother



Thank You