



Grameen Kalyan

Proposed NU Business Name : Alamin Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md: Alamin Village:Bujrok Bakhoy. Post: Kumarkhali, Upazilla : Kumarkhali, District: Kushtia.
Age	:	20 Years.
Marital status	:	Single .
No. of siblings:	:	2 (Two) brothers and 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: Jahanara Begum. Md: Seraj Ali. Branch: Kumarkhali, Group #08, Centre # 51/M, Loan no. 4303 Member since:1998, First loan: Tk. 3,000, Last GB Loan: 42,000, Outstanding: 15,000 Father. No Nil Nil Nil
Education, till to date	:	Class Five

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 three years cow rearing experiences . He will also get support from his parents.
Other Own/Family Sources of Income	:	Father's income from Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01941395144
National ID number	:	19965017169053700 (By Birth Certificate)
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit Office.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1998. At first she took GB loan BDT 3,000 (Three thousand) and used in purchased a Goat. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

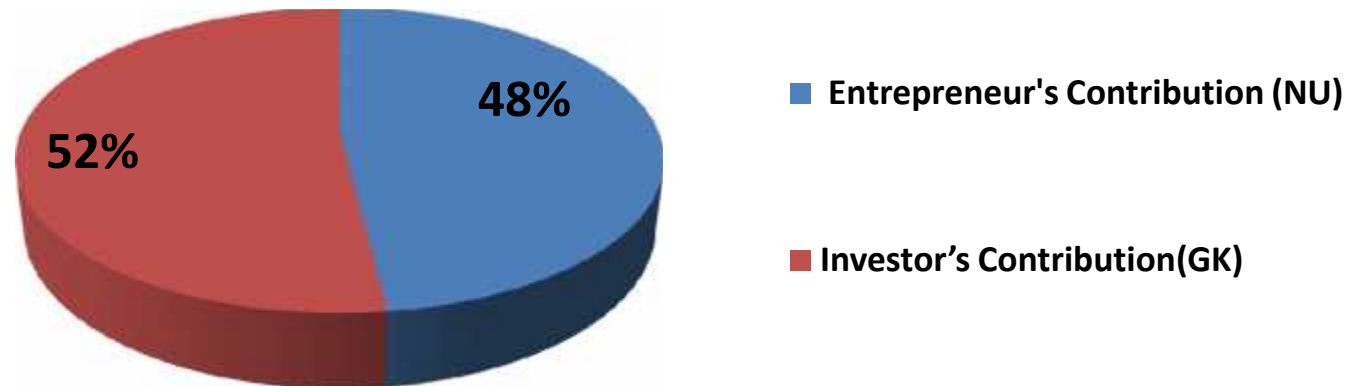
Business Name	:	Alamin Cow Fattening Farm.
Address/ Location	:	Bugruk bakoy, Kumarkhali, Kumarkhali, Kushtia.
Total Investment in BDT	:	BDT 1,92,500
Financing	:	Self financing: BDT 92,500 Required Investment: BDT 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 3,000 (Three thousand only).
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 30,000/- 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 15,000-; ➤ Selling price of each cow after every cycle BDT 65,000/-; ➤ 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.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Proposed Business (BDT)		Total (BDT)
	NU	Investor	
Investments in different categories:			
Cow Shade	45,000	0	45,000
Cost of 3 cow (Tk. 30,000 per Cow)	30,000	60,000	90,000
Fan 01 Pcs	2,500	0	2,500
Working Capital (Feeding & medicine cost)	5,000	40,000	45,000
Cash in hand	10000	0	10000
Total Capital	92,500	100,000	192,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	92,500	48
Investor's Contribution(GK)	100,000	52
Total Investment	192,500	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)	195,000	195,000	390,000	214,500	214,500	429,000	235,950	235,950	471,900
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	5,971
(A) Total Revenue	200,400	200,400	400,800	220,170	220,170	440,340	241,904	241,904	477,871
Less: Cost of sales									
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
(B) Total Cost of Sales	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	78,420	78,420	156,840	93,066	93,066	180,196
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	48,930	48,930	97,860	62,837	62,837	125,673
Retained Income:			73,200			97,860			125,673

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: 6 installment including ownership transfer fee after 6 month grace period

CASH FLOW PROJECTION ON BUSINESS PLAN

	Year 1	Year 2	Year 3
Cash inflow			
Opening Balance	0	225,700	283,560
Capital Infusion by Udyokta	92500	0	0
Capital Infusion by Investor	100000	0	0
Sales	400,800	440,340	477,871
Total Receipts	593,300	666,040	761,431
Cash Outflow:			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	57,600	58,980	60,459
Return to investor	40,000	40,000	40,000
Total payment	367,600	382,480	398,134
Closing Balances	225,700	283,560	363,297

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"/> Unavailability of quality food;<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 business;<input type="checkbox"/> Investor's money will be payback in four	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 13th Ex. SB Design Lab on 16th
February, 2016 at Grameen Kalyan

Thank you

Existing Shade











Family picture(Nu With His Father & Mother)



Nu With His Mother



Thank You

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 $\text{KvR} \text{Kti} \mid \text{tm} \text{GLvtb} \text{tkW} \text{wbgY} \text{Kti} \text{Zvi} \text{cti} \text{wembtqvM}$
 $\text{wtZ} \text{PvB} \mid \text{GLb} \text{t_tK} \text{Avt}^- \text{-Avt}^- \text{-tm} \text{fwel} \text{tZ} \text{eo} \text{Lvgvi}$
 $\text{Kivi} \text{B}''\text{Qv} \mid \text{emotZ} \text{Zvt}' \text{i} \text{RvqMvRng} \text{10} \text{KvVv} \mid \text{Zte} \text{bexY}$
 $\text{Dt}' \text{v}^3\text{v} \text{Kgv} \text{AvtQ} \mid \text{Zvt}' \text{i} \text{tj} \text{bt}' \text{b} \text{fv} \text{tj} \text{v} \text{AvtQ} \mid \text{wembtqvM}$
 $\text{tctj} \text{mvej} \text{xt} \text{ntZ} \text{cvi} \text{te} \text{etj} \text{gtb} \text{nq} \mid$