



Grameen kalyan

Proposed NU Business Name : Alif Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md . Rafiqul Islam Vill : Koya ,Post: Koya Thana : Kumarkhali, District: Kushtia
Age	: 32 Years.
Marital status	: Married.
Children	: 01 Son & 01 Daughter
No. of siblings:	: 5 (Five) brother's and 2(Two) sister's.
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. Nurjahan Khatun. : Md. Mofis uddin Shakh. : Branch: Shelidahe, Group #06, Centre# 45/M, Loan no. 8114/1 Member since: 2008, First loan: Tk. 5,000, Last GB loan: 50,000, Outstanding: 34,050. : 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.)	:	Agricultural Work & Cow fattening.
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 15 (Fifteen) years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01763228756.
National ID number	:	19845017151000029.
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. 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

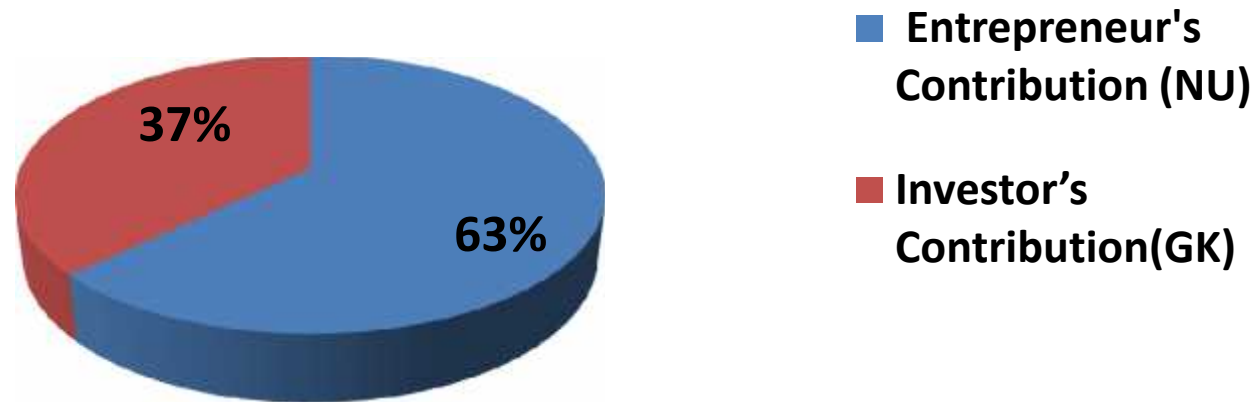
Business Name	:	Alif Cow Fattening Farm.
Address/ Location	:	Vill: Koya, Post: Koya Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 4,30,500
Financing	:	Self financing: BDT: 2,70,500 Required Investment: BDT: 1,60,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand taka 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 1,00,000/-; ➤ 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	60,000	0	0	60,000
Cost of 5 cows (Tk. 50,000 per Cow)	100,000	0	150,000	250,000
Fan 01 Piece	-	2,500	0	2,500
Working Capital (Feeding Cost per cow 20000 per six month)	-	100,000	0	100,000
Water supply motor & Fittings	8,000	0	0	8,000
Cash in hand	-	0	10,000	10000
Total Capital	168,000	102,500	160,000	430,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	270,500	63
Investor's Contribution(GK)	160,000	37
Total Investment	430,500	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)	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	9,940
(A) Total Revenue	509,000	509,000	1,018,000	559,450	559,450	1,118,900	614,923	614,923	1,219,940
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	448,190
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
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	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
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)	43,100	43,100	86,200	43,905	43,905	87,810	44,765	44,765	89,531
(C-D)Net Profit:	115,900	115,900	231,800	148,045	148,045	296,090	184,282	184,282	368,565
Retained Income:			231,800			296,090			368,565

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	0	430,300	662,390
Capital Infusion by Udyokta	102500	0	0
Capital Infusion by Investor	160000	0	0
Sales	1,018,000	1,118,900	1,219,940
Total Receipts	1,280,500	1,549,200	1,882,330
Cash Outflow:			
Cost of goods sold	700,000	735,000	771,750
Operating expenses	86,200	87,810	89,531
Return to investor	64,000	64,000	64,000
Total payment	850,200	886,810	925,281
Closing Balance	430,300	662,390	957,049

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 17th Ex. SB Design Lab on April 20,
2016 at Grameen Kalyan

Thank you

Existing Shade















Family Picture (Nu With his Father & Mother)



NU With his Mother



Thank You