



Grameen kalyan

Proposed NU Business Name : **Anjara cow fattening farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Sumon Ali Vill : Barokhada, Post: Jugiya Thana : kushtia sodor ,District: Kushtia
Age	:	29 years
Marital status	:	Married
Children	:	1(one) son & 1 (one) daughter
No. of siblings:	:	4 (four) brother's & 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. Anjara Md. Motier Branch: Barokhada, Group #04, Centro# 02/M, Loan no.1572/1 Member since: 1995 , First loan: Tk. 5,000, Last GB loan: 50,000, Outstanding: 35,000 Father No Nil Nil Nil
Education, till to date	:	Class 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 ten years experience
Other Own/Family Sources of Income	:	Father's income from business
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01759889463
National ID number	:	5017925239650
NU Project Source/Reference	:	Grameen Kalyan, Kushtia Unit Office, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1995. At first she took GB loan BDT 5,000 (five thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

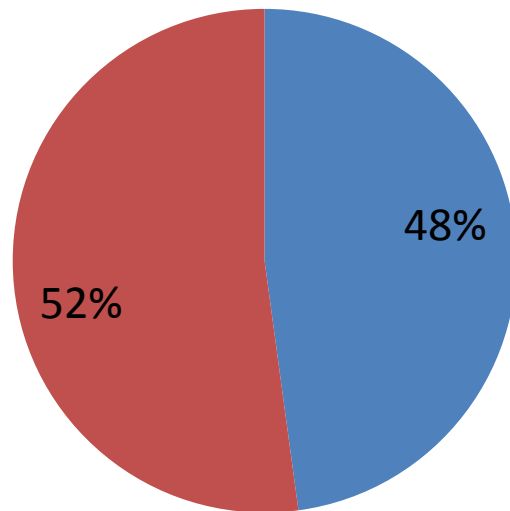
Business Name	:	Anjara cow fattening farm
Address/ Location	:	Vill: Barokhada, Post: Jugiya Thana: kushtia sodor, District: Kushtia.
Total Investment in BDT	:	BDT: 3,26,000/-
Financing	:	Self financing: BDT: 1,56,000/- Required Investment: BDT: 1,70,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (four thousand taka only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 50,000/- 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 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 as soon as possible ,2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow shade (Ready)	30,000	-	-	30,000
Cow(four cows)	50,000	0	150,000	200,000
4 Cows feeding for six month	-	60,000	20,000	80,000
Medicine	0	4,000	0	4,000
Motor	7000			7,000
Fan	3000			3,000
Cash in hand	-	2,000	0	2,000
Total Capital	90,000	66,000	170,000	326,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	156,000	48
Investor's Contribution(GK)	170,000	52
Total Investment	326,000	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)	360,000	360,000	720,000	396,000	396,000	792,000	435,600	435,600	871,200
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	367,200	367,200	734,400	403,560	403,560	807,120	443,538	443,538	887,076
Less: Cost of sales									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
(B) Total Cost of Sales	280,000	280,000	560,000	294,000	294,000	588,000	308,700	308,700	617,400
Gross profit (GP) [C=(A-B)]	87,200	87,200	174,400	109,560	109,560	219,120	134,838	134,838	269,676
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Doctors and Medicine	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	37,700	37,700	75,400	38,770	38,770	77,540	39,947	39,947	79,894
(C-D)Net Profit:	49,500	49,500	99,000	70,790	70,790	141,580	94,891	94,891	189,782
Retained Income:			99,000			141,580			189,782

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	267,000	340,580
Capital infusion by UDOYKTA	66,000		
Capital infusion by investor	170,000	0	0
Sales	734,400	807,120	887,076
Total receipts	970,400	1,074,120	1,227,656
<u>Cash Outflow:</u>			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	75,400	77,540	79,894
Payback to investor	68,000	68,000	68,000
Total payment	703,400	733,540	765,294
Closing Balances	267,000	340,580	462,362

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











Mother and me

