



**Grameen kalyan**

*Proposed NU Business Name :* **Sharani Cow Fattening Farm**



## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Mst. Ranzina Alam Sathi Vill : Shamganj, Post:Jotpara Thana :Khoksha, District: Kushtia
Age	:	29 Years.
Marital status	:	Married.
Children	:	.....
No. of siblings:	:	1 (one) brother and 2 (two) sisters
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Rajia Khatun
(iii) Father's name	:	Md:Rabiul Alam
(iv) GB member's info	:	Branch: Joyonti hazra , Group # 01, Centre# 55/M, Loan no: 8751 Member since: 2005 , First loan: Tk.10,000, Last GB loan: 5,000, Outstanding: 2,500.
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	H.S.C Pass.

## ***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.)	:	She has 01 month formal training. Ten years cow rearing experiences.
Other Own/Family Sources of Income	:	Husband's Job (BRB Cable)
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01766-165259
National ID number	:	5016331758284
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 2005. At first she took GB loan BDT 10,000 (Ten thousand) and used business purpose . Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

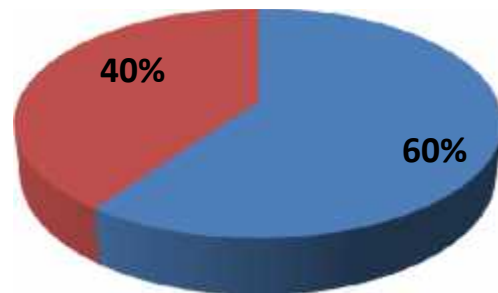
Business Name	:	Sharani Cow Fattening Farm.
Address/ Location	:	Vill: Shamganj, Post: Jotpara . Thana : Khoksha, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,73,000</b>
Financing	:	Self financing: <b>BDT: 2,23,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK. 50,000/- each;</li> <li>➤ 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;</li> <li>➤ Feeding cost of each cow/cycle = BDT 20,000-;</li> <li>➤ Selling price of each cow after every cycle BDT 100,000/-;</li> <li>➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-;</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project is as soon as possible.</li> </ul>

## ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade	-	55,000	-	55,000
Cost of 4 cow (Tk. 50,000 per Cow)	50,000	-	150,000	200,000
Fan 01 Pcs	-	3,000	-	3,000
Working Capital (Feeding & medicine Cost)	-	100,000	-	100,000
Water supply motor & Fittings	-	5,000	-	5,000
Cash in hand	-	10,000	-	10,000
<b>Total Capital</b>	<b>50,000</b>	<b>173,000</b>	<b>150,000</b>	<b>373,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	223,000	60
Investor's Contribution(GK)	150,000	40
<b>Total Investment</b>	<b>373,000</b>	<b>100</b>



■ 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)
<b>Revenue:</b>									
Estimated Sales (Cow)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	9,940
<b>(A) Total Revenue</b>	<b>409,000</b>	<b>409,000</b>	<b>818,000</b>	<b>449,450</b>	<b>449,450</b>	<b>898,900</b>	<b>493,923</b>	<b>493,923</b>	<b>977,940</b>
<b>Less: Cost of sales</b>									
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>(B) Total Cost of Sales</b>	<b>280,000</b>	<b>280,000</b>	<b>560,000</b>	<b>294,000</b>	<b>294,000</b>	<b>588,000</b>	<b>308,700</b>	<b>308,700</b>	<b>617,400</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>129,000</b>	<b>129,000</b>	<b>258,000</b>	<b>155,450</b>	<b>155,450</b>	<b>310,900</b>	<b>185,223</b>	<b>185,223</b>	<b>360,540</b>
<b>Less: Operating Costs:</b>									
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	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
<b>Non Cash Item:</b>									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
<b>Total Operating Cost (D)</b>	<b>44,000</b>	<b>44,000</b>	<b>88,000</b>	<b>44,850</b>	<b>44,850</b>	<b>89,700</b>	<b>45,758</b>	<b>45,758</b>	<b>91,515</b>
<b>(C-D)Net Profit:</b>	<b>85,000</b>	<b>85,000</b>	<b>170,000</b>	<b>110,600</b>	<b>110,600</b>	<b>221,200</b>	<b>139,465</b>	<b>139,465</b>	<b>278,930</b>
<b>Retained Income:</b>	<b>170,000</b>			<b>221,200</b>			<b>278,930</b>		

**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 (REC. & PAY.)***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b><u>Cash inflow:</u></b>			
Opening Balance	-	433,000	594,200
Capital Infusion by Udyokta	173,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	<b>818,000</b>	<b>898,900</b>	<b>977,940</b>
<b>Total Receipts</b>	<b>1,141,000</b>	<b>1,331,900</b>	<b>1,572,140</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	<b>560,000</b>	<b>588,000</b>	<b>617,400</b>
Operating expenses	<b>88,000</b>	<b>89,700</b>	<b>91,515</b>
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>708,000</b>	<b>737,700</b>	<b>768,915</b>
<b>Closing Balances</b>	<b>433,000</b>	<b>594,200</b>	<b>803,225</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Ownership in her own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Shortage of foods in rainy season.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local Veterinary Doctors;</li><li><input type="checkbox"/> This area is famous for cattle fattening;</li><li><input type="checkbox"/> Investor's money will be payback in three years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Disease.</li></ul>

Presented at 15<sup>th</sup> Ex. SB Design Lab on March 13,  
2016 at Grameen Kalyan

Thank you

# Proposed Shade Place




# Existing Shade



# Training Certificate

১৬- ২০০৫-০৬  
৩৭২১ ৬৬৬৫

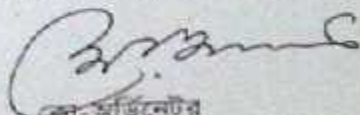
ক্রমিক নং.....

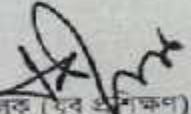


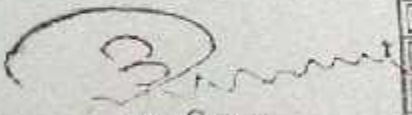
যুব ও ক্রীড়া মন্ত্রণালয়  
যুব উন্নয়ন অধিদপ্তর  
ঢাকা

**সনদপত্র**

প্রত্যয়ন করা যাচ্ছে যে, জনাব/বেগম..... রানজিমা খানম (খানী)  
পিতা/স্বামী..... মোঃ সুবিউল আলম..... মাতা..... রানজিমা বেগম  
যুব উন্নয়ন অধিদপ্তর কর্তৃক পরিচালিত..... কুশিমা..... যুব প্রশিক্ষণ কেন্দ্রে  
২৭-০৪-২০০২ বাৎ ০১-০৫-২০০৫ ইং হতে ২৬-০৫-২০০২ বাৎ ৩১-০৫-২০০৫ ইং তারিখ  
পর্যন্ত অনুষ্ঠিত "গবাদিপশু ও হাঁস-মুরগী পালনসহ প্রাথমিক চিকিৎসা এবং মৎস্য  
চাষ" বিষয়ক ত্রৈমাসিক প্রশিক্ষণ কোর্সে অংশগ্রহণ করে..... থ..... স্রেড়ে  
কোর্স সমাপ্ত করেন।

  
.....  
কেন্দ্র-অফিসের  
যুব প্রশিক্ষণ কেন্দ্র।  
কুশিমা

  
.....  
পরিচালক (যুব প্রশিক্ষণ)  
যুব উন্নয়ন অধিদপ্তর  
ঢাকা।

  
.....  
মহাপরিচালক  
যুব উন্নয়ন অধিদপ্তর  
ঢাকা।



# Nu with his Father & Mother





# NU With his Mother



**Thank You**