



**Grameen kalyan**

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



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

Name and address	:	Md. Iqbal Hossain Vill : Uttar Koya, Post: Koya, Thana : Kumarkhali, District: Kushtia
Age	:	32 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	3 (Three) brother's and 5 (Five) 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	:	<p>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Mst. Sahara Begum</p> <p>Md. Abdul Kuddus.</p> <p>Branch: Shelaidah, Group #06, Centre# 45/M, Loan no. 8113/1</p> <p>Member since: 2008, First loan: Tk. 5,000, Last GB loan: 18,000, Outstanding: 12,000</p> <p>Entrepreneur.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	M.A

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural Work
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 13 (Thirteen) years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Retd. Person.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01740060187
National ID number	:	5017151489067
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***

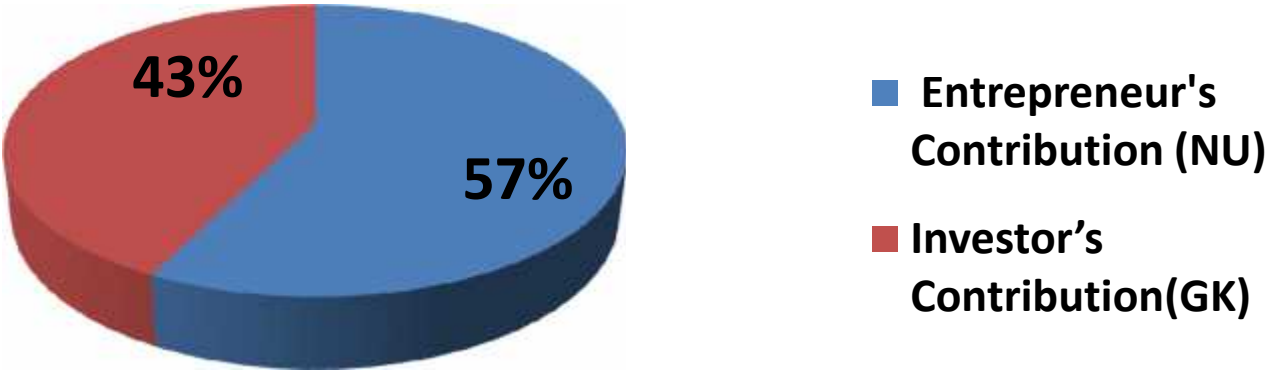
Business Name	:	<b>Kuddus Cow Fattening Farm.</b>
Address/ Location	:	Vill: Uttar Koya, Post: Koya Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,98,500</b>
Financing	:	Self financing: <b>BDT: 2,28,000</b> Required Investment: <b>BDT: 1,70,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 5000</b> (Five thousand taka only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 6 cows @ TK. 40,000/- 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 18,000-;</li> <li>➤ Selling price of each cow after every cycle BDT 85,000/-;</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/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade (Repair)	20,000	30,000	0	50,000
Cost of 6 cows (Tk. 40,000 per Cow)	60,000	0	160,000	220,000
Fan 01 Piece	-	2,500	0	2,500
Working Capital (Feeding Cost per cow 18000 per six month)	-	108,000	0	108,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	0	10000	10000
<b>Total Capital</b>	<b>80,000</b>	<b>148,500</b>	<b>170,000</b>	<b>398,500</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	228,500	57
Investor's Contribution(GK)	170,000	43
<b>Total Investment</b>	<b>398,500</b>	<b>100</b>



# 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)	510,000	510,000	1,020,000	561,000	561,000	1,122,000	617,100	617,100	1,234,200
Cow Dung Sales	10,800	10,800	21,600	11,340	11,340	22,680	11,907	11,907	11,924
<b>(A) Total Revenue</b>	<b>520,800</b>	<b>520,800</b>	<b>1,041,600</b>	<b>572,340</b>	<b>572,340</b>	<b>1,144,680</b>	<b>629,007</b>	<b>629,007</b>	<b>1,246,124</b>
<b>Less: Cost of sales</b>									
Cow Cost	240,000	240,000	480,000	252,000	252,000	504,000	264,600	264,600	529,200
Cow Food	108,000	108,000	216,000	113,400	113,400	226,800	119,070	119,070	238,140
<b>(B) Total Cost of Sales</b>	<b>348,000</b>	<b>348,000</b>	<b>696,000</b>	<b>365,400</b>	<b>365,400</b>	<b>730,800</b>	<b>383,670</b>	<b>383,670</b>	<b>767,340</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>172,800</b>	<b>172,800</b>	<b>345,600</b>	<b>206,940</b>	<b>206,940</b>	<b>413,880</b>	<b>245,337</b>	<b>245,337</b>	<b>478,784</b>
<b>Less: Operating Costs:</b>									
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	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
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
<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>44,100</b>	<b>44,100</b>	<b>88,200</b>	<b>44,955</b>	<b>44,955</b>	<b>89,910</b>	<b>45,868</b>	<b>45,868</b>	<b>91,736</b>
<b>(C-D)Net Profit:</b>	<b>128,700</b>	<b>128,700</b>	<b>257,400</b>	<b>161,985</b>	<b>161,985</b>	<b>323,970</b>	<b>199,469</b>	<b>199,469</b>	<b>398,939</b>
<b>Retained Income:</b>			<b>257,400</b>			<b>323,970</b>			<b>398,939</b>

**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.)***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Cash inflow</b>			
Opening Balance	0	587,900	843,870
Capital Infusion by Udyokta	228500	0	0
Capital Infusion by Investor	170000	0	0
Sales	1,041,600	1,144,680	1,246,124
<b>Total Receipts</b>	<b>1,440,100</b>	<b>1,732,580</b>	<b>2,089,994</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	696,000	730,800	767,340
Operating expenses	88,200	89,910	91,736
Return to investor	68,000	68,000	68,000
<b>Total payment</b>	<b>852,200</b>	<b>888,710</b>	<b>927,076</b>
<b>Closing Balance</b>	<b>587,900</b>	<b>843,870</b>	<b>1,162,918</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 his 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 17<sup>th</sup> Ex. SB Design Lab on April 20,  
2016 at Grameen Kalyan

Thank you

# Existing Shade













# Bio Gas Plant



## Family Picture (Nu With his Father & Mother)



# NU With his Mother



**Thank You**