



**Grameen kalyan**

*Proposed NU Business Name : Khodeja Cow Fattening Farm*



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

Name and address	:	Md. Sobuj Hossain. Vill : Sonaidanga ,Post: Uzzangram. Thana : Islamic University, District: Kushtia
Age	:	24 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	1 (One) brother & 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. Khodaja Khatun Md. Solim Uddin. Branch: Horinaraynpur, Group #04, Centre# 57/M, Loan no. 8208/1 Member since: 2012 , First loan: Tk. 10,000, Last GB loan: 10,000, Outstanding: 5,000. Father No Nil Nil Nil
Education, till to date	:	H.S.C.

## ***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 cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01762585220.
National ID number	:	19925017994000159.
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 2012. At first she took GB loan BDT 10,000 (Ten 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>Khodeja Cow Fattening Farm.</b>
Address/ Location	:	Vill: Sonaidanga, Post: Uzzangram Thana : Islamic University, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,90,000</b>
Financing	:	Self financing: <b>BDT: 2,10,000</b> Required Investment: <b>BDT: 1,80,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT <b>5000</b> (Five thousand taka only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 5 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 1,00,000/-;</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>

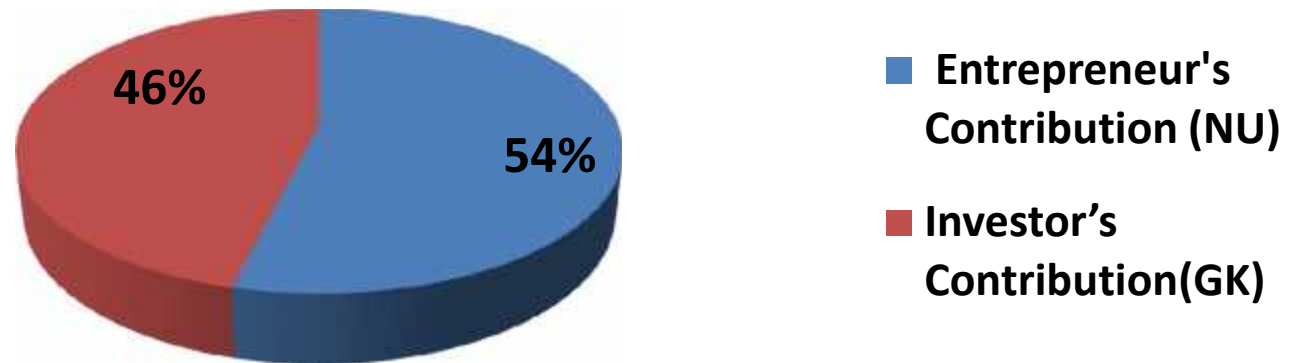
## ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade (Repair)	-	50,000	-	50,000
Cost of 5 cows (Tk. 50,000 per Cow)	70,000	-	150,000	220,000
Water Supply & motor fittings		8,000		8,000
Fan 01 Piece		2,000	-	2,000
Working Capital (Feeding Cost per cow 20000 per six month)		80,000	20,000	100,000
Cash in hand	-	-	10,000	10000
<b>Total Capital</b>	<b>70,000</b>	<b>140,000</b>	<b>180,000</b>	<b>390,000</b>



# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	210,000	54
Investor's Contribution(GK)	180,000	46
<b>Total Investment</b>	<b>390,000</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)	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
<b>(A) Total Revenue</b>	<b>509,000</b>	<b>509,000</b>	<b>1,018,000</b>	<b>559,450</b>	<b>559,450</b>	<b>1,118,900</b>	<b>614,923</b>	<b>614,923</b>	<b>1,219,940</b>
<b>Less: Cost of sales</b>									
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>(B) Total Cost of Sales</b>	<b>350,000</b>	<b>350,000</b>	<b>700,000</b>	<b>367,500</b>	<b>367,500</b>	<b>735,000</b>	<b>385,875</b>	<b>385,875</b>	<b>771,750</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>159,000</b>	<b>159,000</b>	<b>318,000</b>	<b>191,950</b>	<b>191,950</b>	<b>383,900</b>	<b>229,048</b>	<b>229,048</b>	<b>448,190</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	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
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>43,700</b>	<b>43,700</b>	<b>87,400</b>	<b>44,535</b>	<b>44,535</b>	<b>89,070</b>	<b>45,427</b>	<b>45,427</b>	<b>90,854</b>
<b>(C-D)Net Profit:</b>	<b>115,300</b>	<b>115,300</b>	<b>230,600</b>	<b>147,415</b>	<b>147,415</b>	<b>294,830</b>	<b>183,621</b>	<b>183,621</b>	<b>367,242</b>
<b>Retained Income:</b>			<b>230,600</b>			<b>294,830</b>			<b>367,242</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	478,600	701,430
Capital Infusion by Udyokta	140,000	0	0
Capital Infusion by Investor	180,000	0	0
Sales	1,018,000	1,118,900	1,219,940
<b>Total Receipts</b>	<b>1,338,000</b>	<b>1,597,500</b>	<b>1,921,370</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	700,000	735,000	771,750
Operating expenses	87,400	89,070	90,854
Return to investor	72,000	72,000	72,000
<b>Total payment</b>	<b>859,400</b>	<b>896,070</b>	<b>934,604</b>
<b>Closing Balance</b>	<b>478,600</b>	<b>701,430</b>	<b>986,766</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



























# NU With his Mother



**Thank You**