



**Grameen kalyan**

*Proposed NU Business Name : Sirajul Cow Fattening Farm*



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

Name and address	:	Md. Robiul Islam. Vill : Choraikol, Post: Choraikol Thana : Kumarkhali, District: Kushtia
Age	:	32 Years.
Marital status	:	Married.
Children	:	01 (One) Son
No. of siblings:	:	2 (Two) Brothers.
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. Rokeya Khatun</p> <p>Md. Sirajul Islam</p> <p>Branch: Kumarkhali, Group #05, Centre# 58/M, Loan no. 5091/3.</p> <p>Member since: 2012 , First loan: Tk. 8,000, Last GB loan: 20,000, Outstanding: 7,500</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	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's income from agricultural work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01729912298.
National ID number	:	5017169581044.
NU Project Source/Reference	:	GK/kum/Md. Rashidul Islam/2555

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 8,000 (Eight thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

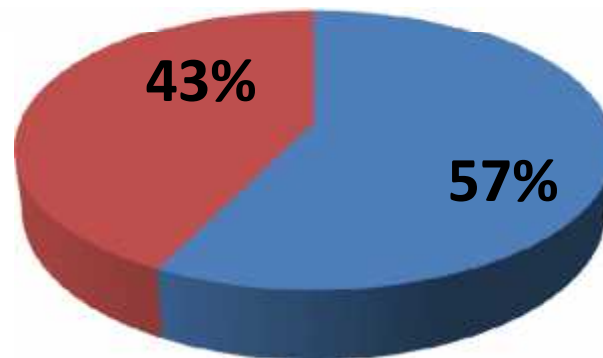
Business Name	:	<b>Sirajul Cow Fattening Farm.</b>
Address/ Location	:	Vill: Choraikol, Post: Choraikol Thana: Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,04,500</b>
Financing	:	Self financing: <b>BDT: 1,74,500</b> Required Investment: <b>BDT: 1,30,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 4000</b> (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 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)	-	50,000	-	50,000
Cost of 4 cows (Tk. 40,000 per Cow)	40,000	-	120,000	160,000
Fan 01 Piece	-	2,500	-	2,500
Working Capital (Feeding Cost per cow 18000 per six month)	-	72,000	-	72,000
Water supply motor & Fittings	-	10,000	-	10,000
Cash in hand	-	-	10,000	10,000
<b>Total Capital</b>	<b>40,000</b>	<b>134,500</b>	<b>130,000</b>	<b>304,500</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	174,500	57
Investor's Contribution(GK)	130,000	43
<b>Total Investment</b>	<b>304,500</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)	340,000	340,000	680,000	374,000	374,000	748,000	411,400	411,400	822,800
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
<b>(A) Total Revenue</b>	<b>347,200</b>	<b>347,200</b>	<b>694,400</b>	<b>381,560</b>	<b>381,560</b>	<b>763,120</b>	<b>419,338</b>	<b>419,338</b>	<b>838,676</b>
<b>Less: Cost of sales</b>									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
<b>(B) Total Cost of Sales</b>	<b>232,000</b>	<b>232,000</b>	<b>464,000</b>	<b>243,600</b>	<b>243,600</b>	<b>487,200</b>	<b>255,780</b>	<b>255,780</b>	<b>511,560</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>115,200</b>	<b>115,200</b>	<b>230,400</b>	<b>137,960</b>	<b>137,960</b>	<b>275,920</b>	<b>163,558</b>	<b>163,558</b>	<b>327,116</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	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
<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>36,700</b>	<b>36,700</b>	<b>73,400</b>	<b>37,485</b>	<b>37,485</b>	<b>74,970</b>	<b>38,324</b>	<b>38,324</b>	<b>76,649</b>
<b>(C-D)Net Profit:</b>	<b>78,500</b>	<b>78,500</b>	<b>157,000</b>	<b>100,475</b>	<b>100,475</b>	<b>200,950</b>	<b>125,234</b>	<b>125,234</b>	<b>250,468</b>
<b>Retained Income:</b>			<b>157,000</b>			<b>200,950</b>			<b>250,468</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	-	369,500	518,450
Capital Infusion by Udyokta	134,500	-	-
Capital Infusion by Investor	130,000	-	-
Sales	694,400	763,120	838,676
<b>Total Receipts</b>	<b>958,900</b>	<b>1,132,620</b>	<b>1,357,126</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	73,400	74,970	76,649
Return to investor	52,000	52,000	52,000
<b>Total payment</b>	<b>589,400</b>	<b>614,170</b>	<b>640,209</b>
<b>Closing Balance</b>	<b>369,500</b>	<b>518,450</b>	<b>716,918</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 0  
Future employment: 0
- Ownership in his own name.

## **W**EAKNESS

- Shortage of foods in rainy season.

## **O**PPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle fattening;
- Investor's money will be payback in three years.

## **T**HREATS

- Theft;
- Disease.

Presented at 21<sup>th</sup> Ex. SB Design Lab on May 29,  
2016 at Grameen Kalyan

Thank you

# Existing Shade

























# NU With his Father & Mother



# NU With his Mother



**Thank You**