



## Grameen kalyan

*Proposed NU Business Name: Aftab cow fattening farm*



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

Name and address	:	Md. Roton Ali Vill : Baradhe, Post: Coya Thana : Kumarkhali, District: Kushtia
Age	:	23 years
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3(Three) Brothers & 3(Three) 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. Shalayla Khatun
(iii) Father's name	:	Md. Aftab Ali
(iv) GB member's info	:	Branch: Sheliada, Group #03, Centre# 65/M, Loan no. 7591 Member since: 2012, First loan: Tk. 10,000, Last GB loan: 20,000, Outstanding: 4,110.
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

## ***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 five years experience
Other Own/Family Sources of Income	:	Father's income from agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01738263208/01918615813
National ID number	:	19935017151000093
NU Project Source/Reference	:	GK/Kushtia Unit,Md. Habibur Rahman (2478)

## ***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 grocery business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

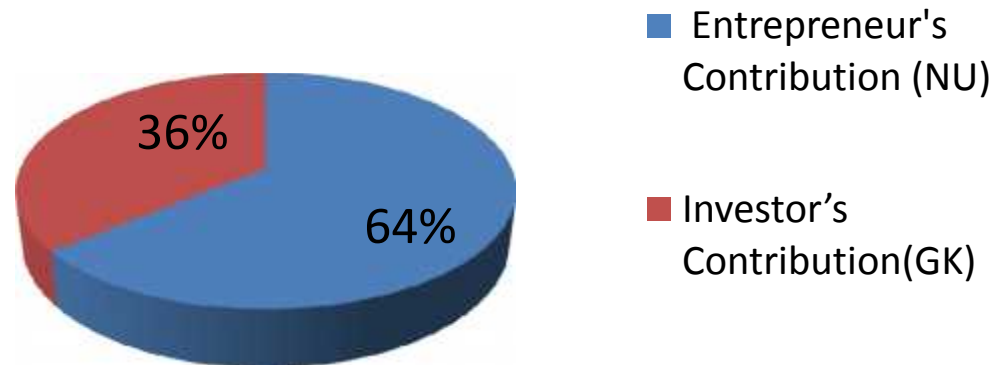
Business Name	:	<b>Aftab cow fattening farm</b>
Address/ Location	:	Vill: Baradhe, Post: Coya Thana: Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,22,000/-</b>
Financing	:	Self financing: <b>BDT: 1,42,000/-</b> Required Investment: <b>BDT: 80,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT <b>3000</b> (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 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 80,000/-;</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 as soon as possible,2016.</li> </ul>

# ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
Cow shade (Repair)	15,000	20,000	-	35,000
Cost of 3 cows (Tk. 40,000 per Cow)	40,000	0	80,000	120,000
Working Capital (Feeding Cost per cow 18000 per six month)	18,000	36,000		54,000
Medicine	0	3,000	0	3,000
Water supply motor	-	7,000	0	7,000
Fan		3,000		3,000
<b>Total Capital</b>	<b>73,000</b>	<b>69,000</b>	<b>80,000</b>	<b>222,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	142,000	64
Investor's Contribution(GK)	80,000	36
<b>Total Investment</b>	<b>222,000</b>	<b>100%</b>



# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

<b>Particulars</b>	<b>Year 1 (BDT)</b>			<b>Year 2 (BDT)</b>			<b>Year 3 (BDT)</b>		
	1st Cycle	2nd Cycle	Yearly (1st Cycle+2nd Cycle)	1st Cycle		Yearly(1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly 1st Cycle+2nd Cycle)
<b>Revenue:</b>									
Estimated Sales (Cow)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
<b>(A) Total Revenue</b>	<b>245,400</b>	<b>245,400</b>	<b>490,800</b>	<b>269,670</b>	<b>269,670</b>	<b>539,340</b>	<b>296,354</b>	<b>296,354</b>	<b>592,707</b>
<b>Less: Cost of sales</b>									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
<b>(B) Total Cost of Sales</b>	<b>174,000</b>	<b>174,000</b>	<b>348,000</b>	<b>182,700</b>	<b>182,700</b>	<b>365,400</b>	<b>191,835</b>	<b>191,835</b>	<b>383,670</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>71,400</b>	<b>71,400</b>	<b>142,800</b>	<b>86,970</b>	<b>86,970</b>	<b>173,940</b>	<b>104,519</b>	<b>104,519</b>	<b>209,037</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
<b>Non Cash Item:</b>									
Depreciation Expenses	1500	1500	3,000	1,500	1,500	3,000	1,500	1,500	3,000
<b>Total Operating Cost (D)</b>	<b>28,200</b>	<b>28,200</b>	<b>56,400</b>	<b>29,070</b>	<b>29,070</b>	<b>58,140</b>	<b>30,027</b>	<b>30,027</b>	<b>60,054</b>
<b>(C-D)Net Profit:</b>	<b>43,200</b>	<b>43,200</b>	<b>86,400</b>	<b>57,900</b>	<b>57,900</b>	<b>115,800</b>	<b>74,492</b>	<b>74,492</b>	<b>148,983</b>
<b>Retained Income:</b>			<b>86,400</b>			<b>115,800</b>			<b>148,983</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.)***

	Year 1	Year 2	Year 3
<b>Cash inflow:</b>			
Opening Balance	0	203,400	287,200
Capital infusion by Udoykta	69,000		
Capital infusion by investor	80,000	0	0
Sales	490,800	539,340	592,707
Total receipts	639,800	742,740	879,907
<b>Cash Outflow:</b>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	56,400	58,140	60,054
Payback to investor	32,000	32,000	32,000
Total payment	436,400	455,540	475,724
Closing Balance	203,400	287,200	404,183

# 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













# Mother and me

