



**Grameen kalyan**

*Proposed NU Business Name : Fatema Cow Fattening Farm*



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

Name and address	:	Md. Solaiman Vill : Keshabpur ,Post: Joduboyra Thana : Kumarkhali, District: Kushtia
Age	:	25 years
Marital status	:	Married.
Children	:	01 Daughter
No. of siblings:	:	3 (Three) 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. Samsunnahar</p> <p>Md. Ali Ahmed</p> <p>Branch: Panti, Group #07, Centre# 7/ M, Loan no. 3886</p> <p>Member since: 2008 , First loan: Tk. 5,000</p> <p>Last GB loan: 50,000, Outstanding: 8,000</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	Cow fattening & 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 five years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Vegetable business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01919897263
National ID number	:	19915017134013360
NU Project Source/Reference	:	Gk/Kum/Md. Rashedul Islam/2555

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

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

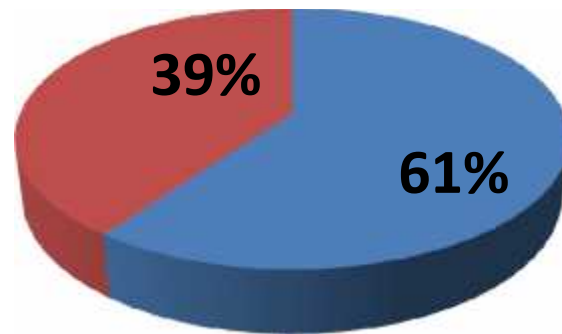
Business Name	:	<b>Fatema Cow Fattening Farm.</b>
Address/ Location	:	Vill: Keshabpur, Post:Joduboyra Thana : kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,55,000</b>
Financing	:	Self financing: <b>BDT: 2,15,000</b> Required Investment: <b>BDT: 1,40,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 5 cows @ TK. 40,000/- each;</li> <li>➤ In every six months the cows will be sale 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	60,000	-	-	60,000
Cost of 5 cows (Tk. 40,000 per Cow)	60,000	-	120,000	180,000
Fan 02 pieces		5,000	-	5,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	90,000	-	90,000
Water supply motor & Fittings	-	-	10,000	10,000
Cash in hand	-	-	10,000	10,000
<b>Total Capital</b>	<b>120,000</b>	<b>95,000</b>	<b>140,000</b>	<b>355,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	215,000	61
Investor's Contribution(GK)	140,000	39
<b>Total Investment</b>	<b>355,000</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)	425,000	425,000	850,000	467,500	467,500	935,000	514,250	514,250	1,028,500
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
<b>(A) Total Revenue</b>	<b>434,000</b>	<b>434,000</b>	<b>868,000</b>	<b>476,950</b>	<b>476,950</b>	<b>953,900</b>	<b>524,173</b>	<b>524,173</b>	<b>1,048,345</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	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
<b>(B) Total Cost of Sales</b>	<b>290,000</b>	<b>290,000</b>	<b>580,000</b>	<b>304,500</b>	<b>304,500</b>	<b>609,000</b>	<b>319,725</b>	<b>319,725</b>	<b>639,450</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>144,000</b>	<b>144,000</b>	<b>288,000</b>	<b>172,450</b>	<b>172,450</b>	<b>344,900</b>	<b>204,448</b>	<b>204,448</b>	<b>408,895</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
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	900	900	1,800	945	945	1,890	992	992	1,985
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	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
<b>Total Operating Cost (D)</b>	<b>35,800</b>	<b>35,800</b>	<b>71,600</b>	<b>36,490</b>	<b>36,490</b>	<b>72,980</b>	<b>37,225</b>	<b>37,225</b>	<b>74,449</b>
<b>(C-D)Net Profit:</b>	<b>108,200</b>	<b>108,200</b>	<b>216,400</b>	<b>135,960</b>	<b>135,960</b>	<b>271,920</b>	<b>167,223</b>	<b>167,223</b>	<b>334,446</b>
<b>Retained Income:</b>			<b>216,400</b>			<b>271,920</b>			<b>334,446</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	-	395,400	611,320
Capital Infusion by Udyokta	95,000	-	-
Capital Infusion by Investor	140,000	-	-
Sales	868,000	953,900	1,048,345
<b>Total Receipts</b>	<b>1,103,000</b>	<b>1,349,300</b>	<b>1,659,665</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	580,000	609,000	639,450
Operating expenses	71,600	72,980	74,449
Return to investor	56,000	56,000	56,000
<b>Total payment</b>	<b>707,600</b>	<b>737,980</b>	<b>769,899</b>
<b>Closing Balance</b>	<b>395,400</b>	<b>611,320</b>	<b>889,766</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 22<sup>th</sup> Ex. SB Design Lab on June 16,  
2016 at Grameen Kalyan

Thank you













# NU With His Parents



# NU With his Mother



**Thank You**