



**Grameen kalyan**

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



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

Name and address	:	Md. Rakibul Islam Vill : Majgram, Post: Shelaidah Thana : Kumarkhali, District: Kushtia
Age	:	23 Years.
Marital status	:	Married.
Children	:	Nil
No. of siblings:	:	1 (One) Brother.
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. Murshida Khatun</p> <p>Md. Nazrul Islam.</p> <p>Branch: Shilaidah, Group #02, Centre# 42/M, Loan no. 3942/2</p> <p>Member since: 2006, First loan: Tk. 5,000, Last GB loan: 4,000, Outstanding: 2,500.</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.)	:	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	:	01733729479.
National ID number	:	19935017194000109.
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 2006. At first she took GB loan BDT 5,000 (Five thousand) and Purchase a goat. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

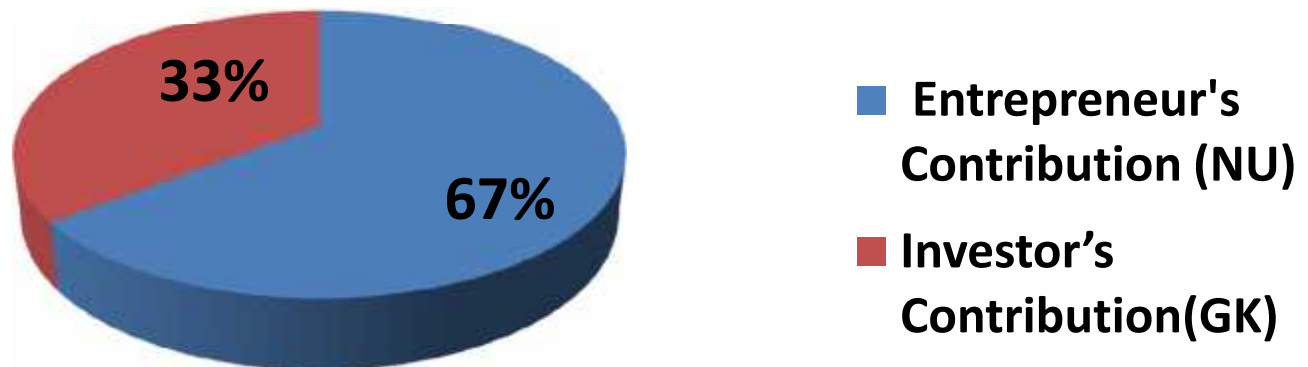
Business Name	:	<b>Nazrul Cow Fattening Farm.</b>
Address/ Location	:	Vill: Majgram, Post: Shilaidah Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 4,53,000</b>
Financing	:	Self financing: <b>BDT: 3,03,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT <b>5000</b> (Five thousand 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 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 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)	10,000	40,000	0	50,000
Cost of 5 cows (Tk. 50,000 per Cow)	130,000	0	150,000	280,000
Fan 02 Pieces	-	5,000	0	5,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	100,000	0	100,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	10000	0	10000
<b>Total Capital</b>	<b>140,000</b>	<b>163,000</b>	<b>150,000</b>	<b>453,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	303,000	67
Investor's Contribution(GK)	150,000	33
<b>Total Investment</b>	<b>453,000</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	19,845
<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>1,229,845</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	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>358,000</b>	<b>358,000</b>	<b>716,000</b>	<b>375,900</b>	<b>375,900</b>	<b>751,800</b>	<b>394,695</b>	<b>394,695</b>	<b>789,390</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>151,000</b>	<b>151,000</b>	<b>302,000</b>	<b>183,550</b>	<b>183,550</b>	<b>367,100</b>	<b>220,228</b>	<b>220,228</b>	<b>440,455</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
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>44,000</b>	<b>44,000</b>	<b>88,000</b>	<b>44,850</b>	<b>44,850</b>	<b>89,700</b>	<b>45,758</b>	<b>45,758</b>	<b>91,515</b>
<b>(C-D)Net Profit:</b>	<b>107,000</b>	<b>107,000</b>	<b>214,000</b>	<b>138,700</b>	<b>138,700</b>	<b>277,400</b>	<b>174,470</b>	<b>174,470</b>	<b>348,940</b>
<b>Retained Income:</b>	<b>214,000</b>			<b>277,400</b>			<b>348,940</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	-	467,000	684,400
Capital Infusion by Udyokta	163,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	1,018,000	1,118,900	1,229,845
<b>Total Receipts</b>	<b>1,331,000</b>	<b>1,585,900</b>	<b>1,914,245</b>
<b><i>Cash Outflow:</i></b>			
Cost of goods sold	716,000	751,800	789,390
Operating expenses	88,000	89,700	91,515
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>864,000</b>	<b>901,500</b>	<b>940,905</b>
<b>Closing Balance</b>	<b>467,000</b>	<b>684,400</b>	<b>973,340</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 27<sup>th</sup> Ex. SB Design Lab on 17<sup>th</sup> July,  
2016 at Grameen Kalyan

Thank you

# Existing Shade



















# NU with his Father & Mother



# NU With his Mother



**Thank You**