



**Grameen kalyan**

**Proposed NU Business Name : Shovon Cow  
Fattening Farm.**



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

Name and address	: Md. Shovon Mridha Vill: Bottoil (Mia Para), Post: Bisic Upazilla : Kushtia, District: Kushtia
Age	: 18 Years.
Marital status	: Single.
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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Mamataj Begum : Md. Mofajjal Mridha : Branch: Alampur, Group # 01, Centre # 04/M, Loan no.:1051 Member since: 2010, First loan: Tk. 4,000 Existing GB Loan: 20,000, Outstanding: 17,800 : Father : No : Nil : Nil : Nil
Education, till to date	: SSC

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture farming
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 four years cow rearing experiences. He will also get support from her Mother.
Other Own/Family Sources of Income	:	Father's income from manson Work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01925175602
National ID number	:	19995037950021417
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 4,000 (Four thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

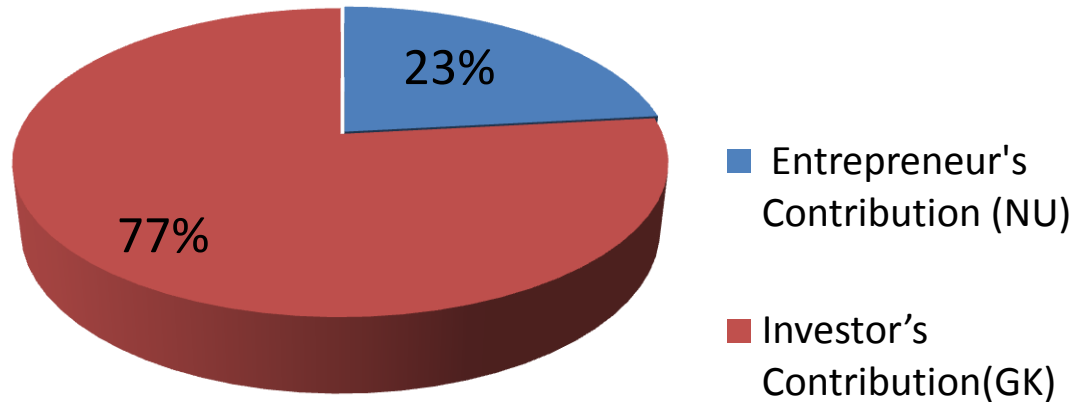
Business Name	:	Shovon Cow Fattening Farm
Address/ Location	:	Bottoil, (Miapara,) Kushtia.
Total Investment in BDT	:	<b>BDT : 1,82,500/-</b>
Financing	:	Self financing: <b>BDT : 42,500/-</b> Required Investment: <b>BDT :1,40,000/-</b> (as equity).
Present salary/drawings from business	:	Nil .
Proposed Salary	:	<b>BDT 2,000</b> (Two thousand only).
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 30,000/- each;</li> <li>➤ In every six months the 3 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 15,000/-;</li> <li>➤ Selling price of each cow after every cycle = BDT 65,000/-;</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 Early 2015.</li> </ul>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Investments in different categories:</b>		
Cow Shade	40000	40,000
Cow (Three cows )	90,000	90,000
3 Cow feeding for six month	45,000	45,000
Fan & Electrical fittings	2,500	2,500
Cash in hand	5,000	5,000
<b>Total Capital</b>	<b>182,500</b>	<b>182,500</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	42,500	23
Investor's Contribution(GK)	140,000	77
<b>Total Investment</b>	<b>182,500</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)	195,000	195,000	390,000	214,500	214,500	429,000	235,950	235,950	471,900
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>200,400</b>	<b>200,400</b>	<b>400,800</b>	<b>220,170</b>	<b>220,170</b>	<b>440,340</b>	<b>241,904</b>	<b>241,904</b>	<b>483,807</b>
<b>Less: Cost of sales</b>									
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
<b>(B) Total Cost of Sales</b>	<b>135,000</b>	<b>135,000</b>	<b>270,000</b>	<b>141,750</b>	<b>141,750</b>	<b>283,500</b>	<b>148,838</b>	<b>148,838</b>	<b>297,675</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>65,400</b>	<b>65,400</b>	<b>130,800</b>	<b>78,420</b>	<b>78,420</b>	<b>156,840</b>	<b>93,066</b>	<b>93,066</b>	<b>186,132</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1200	1200	2,400	1,200	1,200	2,400	1,500	1,500	3,000
Transportation	3000	3200	6,200	3,150	3,360	6,510	3,308	3,528	6,836
Doctors and Medicine	3000	3000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary	12,000	12,000	24,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
<b>Non Cash Item:</b>									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
<b>Total Operating Cost (D)</b>	<b>24,300</b>	<b>24,500</b>	<b>48,800</b>	<b>30,705</b>	<b>30,915</b>	<b>61,620</b>	<b>31,430</b>	<b>31,651</b>	<b>63,081</b>
<b>(C-D)Net Profit:</b>	<b>41,100</b>	<b>40,900</b>	<b>82,000</b>	<b>47,715</b>	<b>47,505</b>	<b>95,220</b>	<b>61,636</b>	<b>61,415</b>	<b>123,051</b>
<b>Retained Income:</b>			<b>82,000</b>			<b>95,220</b>			<b>123,051</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	214,500	251,720
Capital Infusion by UDYOKTA	42500	0	0
Capital Infusion by Investor	140000	0	0
Sales	400,800	440,340	483,807
Total Receipts	583,300	654,840	735,527
<b>Cash Outflow:</b>			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	48,800	61,620	63,081
Payback to investor	50,000	58,000	60,000
Total payment	368,800	403,120	420,756
Closing Balances	214,500	251,720	314,771

# 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 3<sup>rd</sup> Ex. SB Design Lab on April 29, 2015  
at Grameen Kalyan

Thank you

# Pictures

# Family photo







# Trade License

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
ইউনিয়ন পরিষদের ৭ নং ফরম  
এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

ক্রমিক নং - 187

**লাইসেন্স**

**৪ নং বটতৈল ইউনিয়ন পরিষদ**

লাইসেন্স নং ৭(১৬৭)১৪-১৫ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।  
তারিখ : ২০/০৬/২০২২

দোকান / কোম্পানী / গ্রহীতার নাম : ..... কোম্পানী রেজিস্টার করা কল্যাণ ২০২০

পিতা / স্বামী / মালিকের নাম : ..... মোঃ কোম্পানী

ঠিকানা : ..... বটতৈল ..... কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : ..... ১৫০০ ব্যাবসা ..... বৈধ বা বলবৎ থাকার সময় : ২০২৪-২০২৫

লাইসেন্সের মেয়াদ : ..... ৩০/৬/২০২২ ..... পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) ..... ৬০০০ টাকা ..... পয়সা (কথায়) ষোল্লক্ষ টাকা মাত্র

১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৪৫০

মোহর

স্বাক্ষর  
উপজেলা পরিষদ  
৪ নং বটতৈল ইউনিয়ন পরিষদ  
কুষ্টিয়া সদর, কুষ্টিয়া। ২০/০৬

**Thank You**