



# Grameen kalyan

Proposed NU Business Name : **Sahariar cow fattening farm .**



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

Name and address	:	Mst. Asma Khatun Vill: Mot Maliad, Post: Baniakandi Upazilla : Kumarkhali, District: Kushtia
Age	:	35 Years
Marital status	:	Married
No. of siblings:	:	1(One) brother and 4(Four) 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. Hasina Khatun
(iii) Father's name	:	Md. Abu Bakkar
(iv) GB member's info	:	Branch: Kumarkhali, Group # 1, Centre # 11/M, Loan no.1203, Member since: 1993, First loan: Tk. 3,000, Last GB loan: 50,000, Outstanding: 5135
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	:	B.A

## ***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 she has ten years cow rearing experiences. She will also get support from her husband.
Other Own/Family Sources of Income	:	Husband income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01986457498-NU, 01928-405162 (NU Husband)
National ID number	:	5017186542892
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 1993. At first she took GB loan BDT 3,000 (Three thousand) and used milk business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

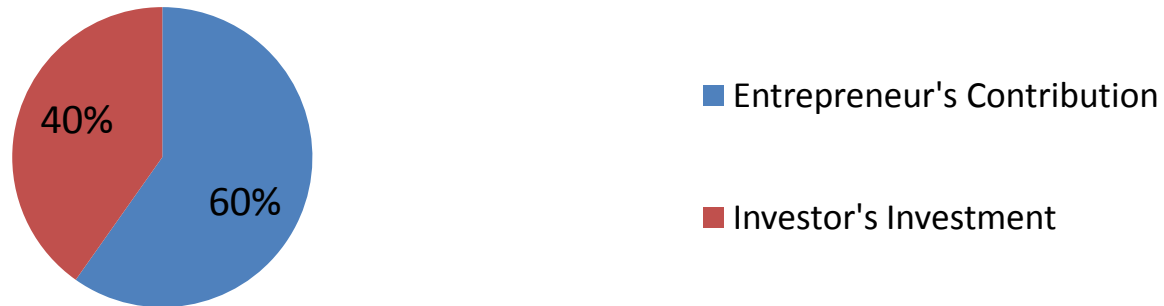
Business Name	:	Sahariar cow Fattening Farm
Address/ Location	:	Mot Maliad, Kumarkhali, Kushtia
Total Investment in BDT	:	<b>BDT : 3,78,000</b>
Financing	:	<b>Self financing: BDT : 2,26,000</b> <b>Required Investment: BDT : 1,52,000 (as equity)</b>
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT <b>3,000</b> (Three 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 all 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 per 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 2 years;</li> <li>➤ Expected date to start the project in August, 2015.</li> </ul>

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

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Cow Shade (Ready)	60,000	15,000	0	75,000
Cost of 5 cow (Tk. 40,000 per Cow)	120,000	0	80,000	200,000
Fan		3000	0	3,000
Water Supply Motor		5000	0	5,000
Working Capital (Feeding Cost per cow 15000 per six month and medicine)		18,000	72,000	90,000
Cash in hand		5,000	0	5,000
<b>Total Capital</b>	<b>180,000</b>	<b>46,000</b>	<b>152,000</b>	<b>378,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution	226,000	60
Investor's Investment	152,000	40
Total Investment	378,000	100



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	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
Cow Dung Sales	7,500	7,500	15,000	7,875	7,875	15,750
<b>(A) Total Revenue</b>	<b>432,500</b>	<b>432,500</b>	<b>865,000</b>	<b>475,375</b>	<b>475,375</b>	<b>950,750</b>
<b>Less: Cost of sales</b>						
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000
Cow Food	90,000	90,000	180,000	94,500	94,500	189,000
<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>Gross profit (GP) [C=(A-B)]</b>	<b>142,500</b>	<b>142,500</b>	<b>285,000</b>	<b>170,875</b>	<b>170,875</b>	<b>341,750</b>
<b>Less: Operating Costs:</b>						
Electricity bill	600	600	1,200	630	630	1,260
Transportation	1,800	1,800	3,600	1,890	1,890	3,780
Doctors and Medicine	5,000	5,000	10,000	5,250	5,250	10,500
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520
Proposed salary	18,000	18,000	36,000	18,000	18,000	36,000
<b>Non Cash Item:</b>						
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600
<b>Total Operating Cost (D)</b>	<b>29,600</b>	<b>29,600</b>	<b>59,200</b>	<b>30,330</b>	<b>30,330</b>	<b>60,660</b>
<b>(C-D)Net Profit:</b>	<b>112,900</b>	<b>112,900</b>	<b>225,800</b>	<b>140,545</b>	<b>140,545</b>	<b>281,090</b>
<b>Retained Income:</b>			<b>225,800</b>			<b>281,090</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
<b><u>Cash inflow:</u></b>	-	-
Opening Balance	-	333,800
Capital Infusion by UDYOKTA	46,000	-
Capital Infusion by Investor	152,000	-
Sales	865,000	950,750
<b>Total Receipts</b>	<b>1,063,000</b>	<b>1,284,550</b>
<b><u>Cash Outflow:</u></b>		
Cost of goods sold	580,000	609,000
Operating expenses	59,200	60,660
Payback to investor	90,000	92,400
<b>Total payment</b>	<b>729,200</b>	<b>762,060</b>
Closing Balances	333,800	522,490

# 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 two years.

## **T**HREATS

- Theft;
- Disease.

Presented at 5<sup>th</sup> SB Ex. Design Lab on 28<sup>th</sup> July, 2015  
at Grameen Kalyan

Thank you

# Family photo (With Mother & Husband)



# Mother & Father (In Mother's Home)





# NU Home





**Thank You**



# নোট

মোছাঃ আছমা খাতুন নিজে গরু-ছাগল পালন করে। দার্বাদিন যাবৎ সে এই কাজে আছে। তিনি শিক্ষিত (বি.এ পাশ)। তার স্বামীর বাড়ি ও মায়ের বাড়ি পাশাপাশি গ্রামে। তার সকল কাজে তার স্বামীর সমর্থন আছে। গ্রামীণ ব্যাংকে তার মায়ের সুনাম আছে। আছমা খাতুনের পরিবার মূলত কষি ও গরুর খামারের, হাঁস পালন ও মাছ পালনের সাথে জড়িত। সব কিছু বিবেচনা করে বিনিয়োগ অনুমোদন করা যেতে পারে।

বিঃ দ্রঃ এই মত্রে ট্রেড লাইসেন্স নিতে গেলে জুন'১৫ পর্যন্ত মেয়াদ পাওয়া যাচ্ছে। নবীণ উদ্যোক্তা জুলাই মাসের ০১ তারিখে করতে চাচ্ছে, যার মেয়াদ ২০১৬ জুন পর্যন্ত পাওয়া যাবে।