



**Grameen kalyan**

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



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

Name and address	: Md. Hossain Ali Vill: Maliat, Post: Baniakandi Thana : Kumarkhali, District: Kushtia
Age	: 25 Years.
Marital status	: Unmarried.
No. of siblings:	: 02 (Two) brothers and 1 (one) sister
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. Joshna Khatun : Md. Amin Sheikh : Branch: Kumarkhali, Group #01, Centro# 10/M, Loan no. 1181 Member since: 2011 , First loan: Tk. 8,000, Last GB loan: 80,000, Outstanding: 15,000. : Entrepreneur : No : Nil : Nil : Nil
Education, till to date	: Signature Knowledge

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Farmer
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 Seven years cow rearing experiences.
Other Own/Family Sources of Income	:	Farmer
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01923223644.
National ID number	:	5017186545506.
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 2011. At first she took GB loan BDT 8,000 (Eight thousand) and used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

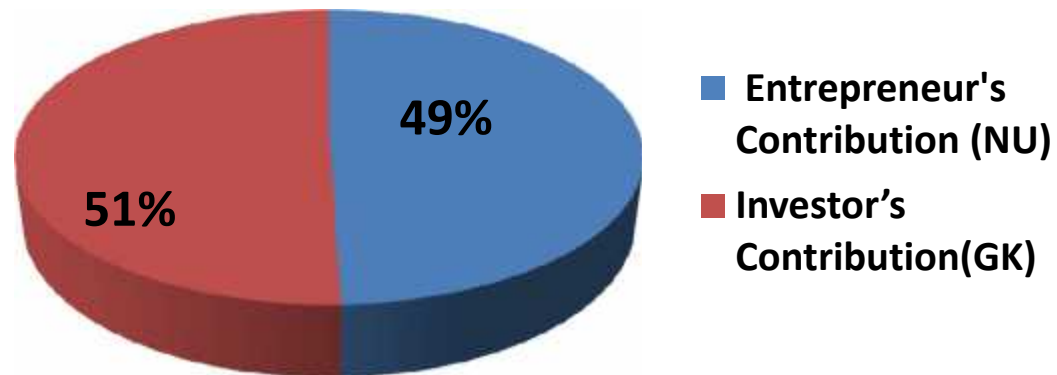
Business Name	:	Hossain Cow Fattening Farm.
Address/ Location	:	Vill: Maliat , Post: Baniakandi Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	<b>BDT: 1,98,000</b>
Financing	:	Self financing: <b>BDT: 98,000</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 3000</b> (Three 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 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 60,000/-;</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>

## ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business / NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade	-	50,000	-	50,000
Cost of 03 cow (Tk. 30,000 per Cow)	30,000		60,000	90,000
Fan		3,000	-	3,000
Working Capital (Feeding Cost per cow 15000 per six month)		5,000	40,000	45,000
Cash in hand	-	10,000	-	10,000
<b>Total Capital</b>	<b>30,000</b>	<b>68,000</b>	<b>100,000</b>	<b>198,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	98,000	49
Investor's Contribution(GK)	100,000	51
<b>Total Investment</b>	<b>198,000</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)	180,000	180,000	360,000	198,000	198,000	396,000	217,800	217,800	435,600
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	5,971
<b>(A) Total Revenue</b>	<b>185,400</b>	<b>185,400</b>	<b>370,800</b>	<b>203,670</b>	<b>203,670</b>	<b>407,340</b>	<b>223,754</b>	<b>223,754</b>	<b>441,571</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>50,400</b>	<b>50,400</b>	<b>100,800</b>	<b>61,920</b>	<b>61,920</b>	<b>123,840</b>	<b>74,916</b>	<b>74,916</b>	<b>143,896</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Doctors and Medicine	3,000	3,000	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-self	18,000	18,000	36,000	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>26,600</b>	<b>26,600</b>	<b>53,200</b>	<b>33,130</b>	<b>33,130</b>	<b>66,260</b>	<b>33,697</b>	<b>33,697</b>	<b>67,393</b>
<b>(C-D)Net Profit:</b>	<b>23,800</b>	<b>23,800</b>	<b>47,600</b>	<b>28,790</b>	<b>28,790</b>	<b>57,580</b>	<b>41,220</b>	<b>41,220</b>	<b>82,439</b>
<b>Retained Income:</b>			<b>47,600</b>			<b>57,580</b>			<b>82,439</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	175,600	193,180
Capital Infusion by Udyokta	68000	0	0
Capital Infusion by Investor	100000	0	0
Sales	370,800	407,340	441,571
<b>Total Receipts</b>	<b>538,800</b>	<b>582,940</b>	<b>634,751</b>
<b>Cash Outflow:</b>			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	53,200	66,260	67,393
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>363,200</b>	<b>389,760</b>	<b>405,068</b>
<b>Closing Balances</b>	<b>175,600</b>	<b>193,180</b>	<b>229,683</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Ownership in his own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Shortage of foods in rainy season.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local Veterinary Doctors;</li><li><input type="checkbox"/> This area is famous for cattle fattening;</li><li><input type="checkbox"/> Investor's money will be payback in three years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Disease.</li></ul>

Presented at 9<sup>th</sup> SB Design Lab on Nov 23, 2015 at  
Grameen Kalyan

Thank you

# Existing Shade

























# Existing Shade Back Side



## Family Picture (Nu With his Father & Mother)





# NU With Mother



**Thank You**

# ‡bvU

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