



**Grameen kalyan**

*Proposed NU Business Name : Alamin Cow Fattening Farm*



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

Name and address	:	Md. Alamin Hossain Vill: Dorbeshpur ,Post: Gopalpur Thana : Kumarkhali, District: Kushtia
Age	:	20 Years
Marital status	:	Unmarried.
No. of siblings:	:	1 (One) brother and 1 (one) sister
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. Taslima Khatun
(iii) Father's name	:	Md. Amjad Pramanik
(iv) GB member's info	:	Branch: Kumarkhali, Group # 01, Centro# 37/M, Loan no. 8113/2 Member since: 2009 , First loan: Tk. 20,000, Last GB loan: 25,000, Outstanding: 3,000
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	:	S.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 three years cow rearing experiences.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01962341266
National ID number	:	19952692514113941 (By birth certificate)
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 2009. At first she took GB loan BDT 20,000 (Twenty 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***

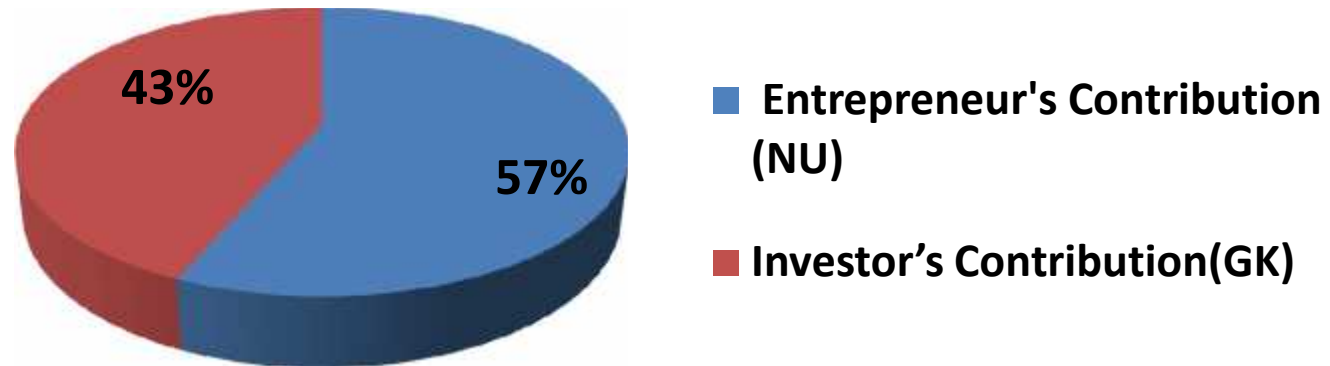
Business Name	:	Alamin Cow Fattening Farm.
Address/ Location	:	Vill: Dorbeshpur , Post: Gopalpur Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	<b>BDT: 3,45,000</b>
Financing	:	Self financing: <b>BDT: 1,95,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT 3,500 (Three thousand Five hundred only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 5 cows @ TK. 35,000/- 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 &amp; medicine cost of each cow/cycle = BDT 18,000/-;</li> <li>➤ Selling price of each cow after every cycle BDT 80,000/-;</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	
1	2	3	4	5=(2+3+4)
<b>Investments in different categories:</b>				
Cow Shade	40,000	15,000	-	55,000
Cost of 5 cow (Per cow 35,000)	35,000	-	140,000	175,000
Fan	2,500	2,500	-	5,000
Working Capital (Feeding & medicine Cost)		90,000		90,000
Water supply motor & Fittings	-	10,000	-	10,000
Cash in hand	-		10,000	10,000
<b>Total Capital</b>	<b>77,500</b>	<b>117,500</b>	<b>150,000</b>	<b>345,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	195,000	57
Investor's Contribution(GK)	150,000	43
<b>Total Investment</b>	<b>345,000</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)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	9,940
<b>(A) Total Revenue</b>	<b>409,000</b>	<b>409,000</b>	<b>818,000</b>	<b>449,450</b>	<b>449,450</b>	<b>898,900</b>	<b>493,923</b>	<b>493,923</b>	<b>977,940</b>
<b>Less: Cost of sales</b>									
Cow Cost	175,000	175,000	350,000	183,750	183,750	367,500	192,938	192,938	385,875
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>265,000</b>	<b>265,000</b>	<b>530,000</b>	<b>278,250</b>	<b>278,250</b>	<b>556,500</b>	<b>292,163</b>	<b>292,163</b>	<b>584,325</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>144,000</b>	<b>144,000</b>	<b>288,000</b>	<b>171,200</b>	<b>171,200</b>	<b>342,400</b>	<b>201,760</b>	<b>201,760</b>	<b>393,615</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	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
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	21,000	21,000	42,000	21,000	21,000	42,000	21,000	21,000	42,000
<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>33,800</b>	<b>33,800</b>	<b>67,600</b>	<b>34,590</b>	<b>34,590</b>	<b>69,180</b>	<b>35,435</b>	<b>35,435</b>	<b>70,869</b>
<b>(C-D)Net Profit:</b>	<b>110,200</b>	<b>110,200</b>	<b>220,400</b>	<b>136,610</b>	<b>136,610</b>	<b>273,220</b>	<b>166,326</b>	<b>166,326</b>	<b>332,651</b>
<b>Retained Income:</b>			<b>220,400</b>			<b>273,220</b>			<b>332,651</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	427,900	641,120
Capital Infusion by Udyokta	117500	0	0
Capital Infusion by Investor	150000	0	0
Sales	818,000	898,900	977,940
<b>Total Receipts</b>	<b>1,085,500</b>	<b>1,326,800</b>	<b>1,619,060</b>
<b>Cash Outflow:</b>			
Cost of goods sold	530,000	556,500	584,325
Operating expenses	67,600	69,180	70,869
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>657,600</b>	<b>685,680</b>	<b>715,194</b>
<b>Closing Balances</b>	<b>427,900</b>	<b>641,120</b>	<b>903,866</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 10<sup>th</sup> SB Design Lab on Dec 24, 2015 at  
Grameen Kalyan

Thank you

# Existing Shade





# Existing Shade in Side















# NU With his Mother



**Thank You**