



**Grameen kalyan**

*Proposed NU Business Name :Sahin Cow Fattening Farm*



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

Name and address	: Md . Sahin Vill : Mohendrapur, Post: Baniakandi Thana : Kumarkhali, District: Kushtia
Age	: 28 Years.
Marital status	: Married.
No. of siblings:	: 2 (Two) brothers and 2 (Two) sisters
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: Nurjahan : Md. Hamed Ali Pramanik : Branch # Kumarkhali, Group # 05, Centre # 11/M, Loan no: 4403 Member since: 1995 , First loan: Tk.3,000, Last GB loan: 30,000, Outstanding: 29,340 : Father : No : Nil : Nil : Nil
Education, till to date	: Class Five

## ***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	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01927367798
National ID number	:	50173527499
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 1995. At first she took GB loan BDT 3,000(Three thousand) and used Purchase cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

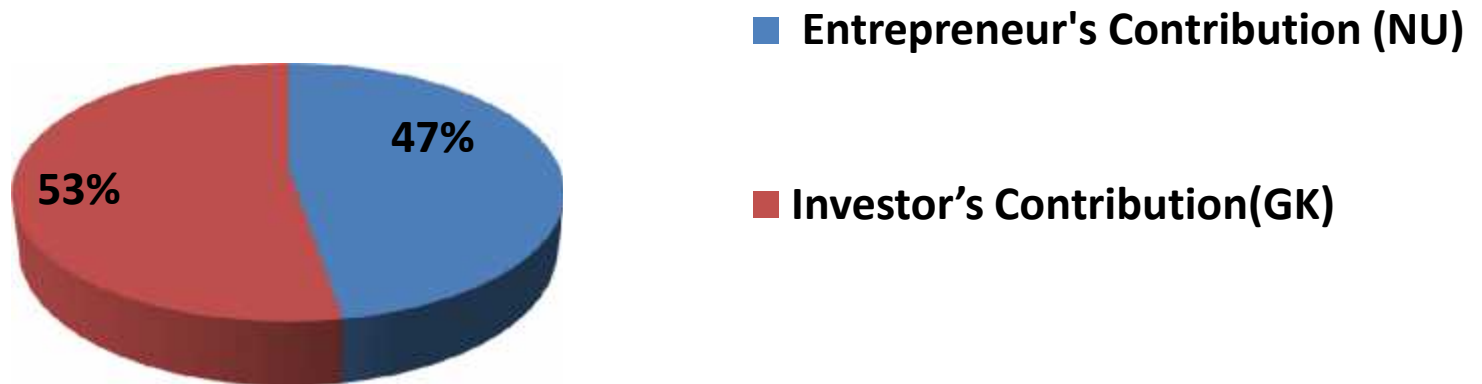
Business Name	:	Sahin Cow Fattening Farm.
Address/ Location	:	Vill: Mohendrapur, Post: Baniakandi Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,85,000</b>
Financing	:	Self financing: <b>BDT: 1,35,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 4000</b> (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 45,000/- 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 24,000-;</li> <li>➤ Selling price of each cow after every cycle BDT 90,000/-;</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	Proposed Business (BDT)		Total (BDT)
	NU	Investor	
<b>Investments in different categories:</b>			
Cow Shade	50,000	0	50,000
Cost of 3 cow (Tk. 45,000 per Cow)	0	135,000	135,000
Fan 02 Pcs	3,000	0	3,000
Working Capital (Feeding & medicine cost)	72,000		72,000
Water supply motor & Fittings	0	5,000	5,000
Cash in hand	10000	10000	20000
<b>Total Capital</b>	<b>135,000</b>	<b>150,000</b>	<b>285,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	135,000	47
Investor's Contribution(GK)	150,000	53
<b>Total Investment</b>	<b>285,000</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)	270,000	270,000	540,000	297,000	297,000	594,000	326,700	326,700	653,400
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>275,400</b>	<b>275,400</b>	<b>550,800</b>	<b>302,670</b>	<b>302,670</b>	<b>605,340</b>	<b>332,654</b>	<b>332,654</b>	<b>659,371</b>
<b>Less: Cost of sales</b>									
Cow Cost	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
<b>(B) Total Cost of Sales</b>	<b>207,000</b>	<b>207,000</b>	<b>414,000</b>	<b>217,350</b>	<b>217,350</b>	<b>434,700</b>	<b>228,218</b>	<b>228,218</b>	<b>456,435</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>68,400</b>	<b>68,400</b>	<b>136,800</b>	<b>85,320</b>	<b>85,320</b>	<b>170,640</b>	<b>104,436</b>	<b>104,436</b>	<b>202,936</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	24,000	24,000	48,000	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>34,400</b>	<b>34,400</b>	<b>68,800</b>	<b>35,020</b>	<b>35,020</b>	<b>70,040</b>	<b>35,681</b>	<b>35,681</b>	<b>71,362</b>
<b>(C-D)Net Profit:</b>	<b>34,000</b>	<b>34,000</b>	<b>68,000</b>	<b>50,300</b>	<b>50,300</b>	<b>100,600</b>	<b>68,755</b>	<b>68,755</b>	<b>137,510</b>
<b>Retained Income:</b>			<b>68,000</b>			<b>100,600</b>			<b>137,510</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><u>Cash inflow:</u></b>			
Opening Balance	0	293,000	333,600
Capital Infusion by Udyokta	135000	0	0
Capital Infusion by Investor	150000	0	0
Sales	550,800	605,340	659,371
<b>Total Receipts</b>	<b>835,800</b>	<b>898,340</b>	<b>992,971</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	414,000	434,700	456,435
Operating expenses	68,800	70,040	71,362
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>542,800</b>	<b>564,740</b>	<b>587,797</b>
<b>Closing Balances</b>	<b>293,000</b>	<b>333,600</b>	<b>405,174</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 11<sup>th</sup> Ex. SB Design Lab on 14<sup>th</sup> January,  
2016 at Grameen Kalyan.

Thank you

# Pictures

# Proposed Shade Place



# Existing Shade





# NU With his Mother





# Nu with his father & mother



**Thank You**