



**Grameen kalyan**

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



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

Name and address	: Md. Sha Alam Vill: Maliat, Post: Baniakandi Thana : Kumarkhali, District: Kushtia
Age	: 23 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. Kulsum Begum : Md. Sobhan Seikh : Branch: Kumarkhali, Group #02, Centre# 10/M, Loan no. 1194/3 Member since: 2004 , First loan: Tk. 5,000, Last GB loan: 40,000, Outstanding: 15,000 : Father : 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.)	:	Agricultural work.
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 Five years cow rearing experiences.
Other Own/Family Sources of Income	:	Agricultural Work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01942276273
National ID number	:	1998501714301089
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 2004. At first she took GB loan BDT 5,000 (Five thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

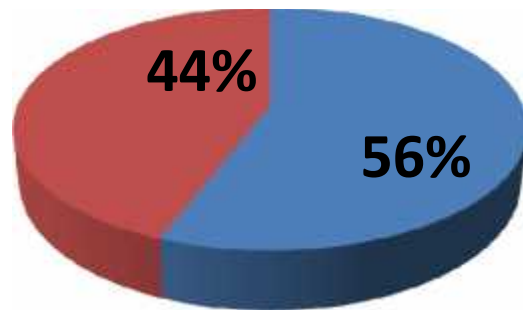
Business Name	:	Kulsum Cow Fattening Farm.
Address/ Location	:	Vill: Maliat , Post:Baniakandi Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	<b>BDT: 3,40,000</b>
Financing	:	Self financing: <b>BDT:1,90,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK 50,000/- 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 18,000/-;</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 Early 2016.</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 4 cow (Tk. 50,000 per Cow)	50,000	-	150,000	200,000
Fan 01 Pcs	-	3,000	-	3,000
Working Capital (Feeding & medicine cost)	-	72,000	-	72,000
Water supply motor & Fittings	-	5,000	-	5,000
Cash in hand	-	10,000	-	10,000
<b>Total Capital</b>	<b>50,000</b>	<b>140,000</b>	<b>150,000</b>	<b>340,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	190,000	56
Investor's Contribution(GK)	150,000	44
<b>Total Investment</b>	<b>340,000</b>	<b>100</b>



- Entrepreneur's Contribution (NU)
- Investor's Contribution(GK)

# 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)	360,000	360,000	720,000	396,000	396,000	792,000	435,600	435,600	871,200
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
<b>(A) Total Revenue</b>	<b>367,200</b>	<b>367,200</b>	<b>734,400</b>	<b>403,560</b>	<b>403,560</b>	<b>807,120</b>	<b>443,538</b>	<b>443,538</b>	<b>879,155</b>
<b>Less: Cost of sales</b>									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
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>272,000</b>	<b>272,000</b>	<b>544,000</b>	<b>285,600</b>	<b>285,600</b>	<b>571,200</b>	<b>299,880</b>	<b>299,880</b>	<b>599,760</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>95,200</b>	<b>95,200</b>	<b>190,400</b>	<b>117,960</b>	<b>117,960</b>	<b>235,920</b>	<b>143,658</b>	<b>143,658</b>	<b>279,395</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	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
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	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>34,900</b>	<b>34,900</b>	<b>69,800</b>	<b>35,595</b>	<b>35,595</b>	<b>71,190</b>	<b>36,340</b>	<b>36,340</b>	<b>72,680</b>
<b>(C-D)Net Profit:</b>	<b>60,300</b>	<b>60,300</b>	<b>120,600</b>	<b>82,365</b>	<b>82,365</b>	<b>164,730</b>	<b>107,318</b>	<b>107,318</b>	<b>214,637</b>
<b>Retained Income:</b>			<b>120,600</b>			<b>164,730</b>			<b>214,637</b>

**Notes: 1. Agreed Grace period: Six Months.**

**2. Investment Payback schedule: 6 installment including ownership transfer fee after 6 month 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	350,600	367,330
Capital Infusion by Udyokta	140000	0	0
Capital Infusion by Investor	150000	0	0
Sales	734,400	719,120	782,355
<b>Total Receipts</b>	<b>1,024,400</b>	<b>1,069,720</b>	<b>1,149,685</b>
<b>Cash Outflow:</b>			
Cost of goods sold	544,000	571,200	599,760
Operating expenses	69,800	71,190	72,680
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>673,800</b>	<b>702,390</b>	<b>732,440</b>
<b>Closing Balances</b>	<b>350,600</b>	<b>367,330</b>	<b>417,245</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 11<sup>th</sup> Ex. SB Design Lab on 14<sup>th</sup> January,  
2016 at Grameen Kalyan.

Thank you

# Pictures

# Existing Shade



# Existing Shade











# NU With his Mother



# Family Picture (Nu With Father & Mother)



Thank you