



**Grameen kalyan**

*Proposed NU Business Name : Lata Cow Fattening Farm*



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

Name and address	:	Md: Sajol Ahamed. Vill : Uttar Koya, Post: Koya Thana : Kumarkhali, District: Kushtia
Age	:	20 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	1 (One) brother 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	:	<p>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Mst. Lata Khatun</p> <p>Md. Abdus Salam.</p> <p>Branch: Shelidahe, Group #06, Centre# 45/M, Loan no. 8112/1</p> <p>Member since: 2008 , First loan: Tk. 5,000, Last GB loan: 40,000, Outstanding: 17,000.</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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 two years cow rearing experience.
Other Own/Family Sources of Income	:	His father is village doctor.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01770882560.
National ID number	:	19965017151020551.
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 2008. 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***

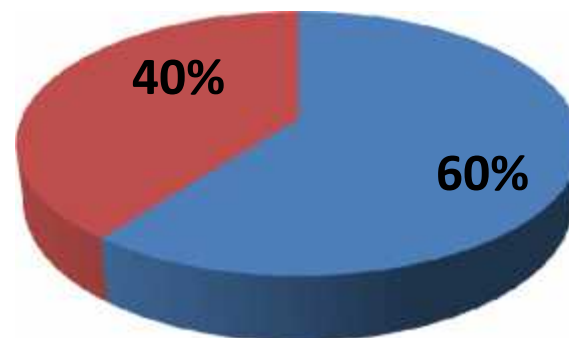
Business Name	:	Lata Cow Fattening Farm.
Address/ Location	:	Vill: Uttar Koya, Post: Koya Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,02,500</b>
Financing	:	Self financing: <b>BDT: 1,82,500</b> Required Investment: <b>BDT: 1,20,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 4000</b> (Four thousand taka only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK. 40,000/- 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 85,000/-;</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	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade (Repair)	-	50,000	0	50,000
Cost of 4 cows (Tk. 40,000 per Cow)	40,000	0	120,000	160,000
Fan 01 Piece		2,500	0	2,500
Working Capital (Feeding Cost per cow 18000 per six month)		72,000	0	72,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	10000	0	10000
<b>Total Capital</b>	<b>40,000</b>	<b>142,500</b>	<b>120,000</b>	<b>302,500</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	182,500	60
Investor's Contribution(GK)	120,000	40
<b>Total Investment</b>	<b>302,500</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)	340,000	340,000	680,000	374,000	374,000	748,000	411,400	411,400	822,800
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>347,200</b>	<b>347,200</b>	<b>694,400</b>	<b>381,560</b>	<b>381,560</b>	<b>763,120</b>	<b>419,338</b>	<b>419,338</b>	<b>830,755</b>
<b>Less: Cost of sales</b>									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
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>232,000</b>	<b>232,000</b>	<b>464,000</b>	<b>243,600</b>	<b>243,600</b>	<b>487,200</b>	<b>255,780</b>	<b>255,780</b>	<b>511,560</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>115,200</b>	<b>115,200</b>	<b>230,400</b>	<b>137,960</b>	<b>137,960</b>	<b>275,920</b>	<b>163,558</b>	<b>163,558</b>	<b>319,195</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	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>36,100</b>	<b>36,100</b>	<b>72,200</b>	<b>36,855</b>	<b>36,855</b>	<b>73,710</b>	<b>37,663</b>	<b>37,663</b>	<b>75,326</b>
<b>(C-D)Net Profit:</b>	<b>79,100</b>	<b>79,100</b>	<b>158,200</b>	<b>101,105</b>	<b>101,105</b>	<b>202,210</b>	<b>125,895</b>	<b>125,895</b>	<b>251,791</b>
<b>Retained Income:</b>			<b>158,200</b>			<b>202,210</b>			<b>251,791</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	372,700	526,910
Capital Infusion by Udyokta	142500	0	0
Capital Infusion by Investor	120000	0	0
Sales	694,400	763,120	830,755
<b>Total Receipts</b>	<b>956,900</b>	<b>1,135,820</b>	<b>1,357,665</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	72,200	73,710	75,326
Return to investor	48,000	48,000	48,000
<b>Total payment</b>	<b>584,200</b>	<b>608,910</b>	<b>634,886</b>
<b>Closing Balance</b>	<b>372,700</b>	<b>526,910</b>	<b>722,779</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 17<sup>th</sup> Ex. SB Design Lab on April 20,  
2016 at Grameen Kalyan

Thank you

# Existing Shade







# Bio Gas Plant













# NU operate his shop in home





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



# NU With his Mother



**Thank You**