



**Grameen kalyan**

*Proposed NU Business Name : Kajle cow  
fattening farm*



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

Name and address	:	Md. Amtiaz Bulbul. Vill : Ziarokhi,Post: Boria Thana :Kushtia , District: Kushtia
Age	:	19 years
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1(One) Brother.
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. Kajle Khatun Md. Altab Hossain Branch: Alampur, Group #04, Centre# 37/M, Loan no. 3549 Member since: 2011, First loan: Tk. 10,000, Last GB loan: 35,000, Outstanding: 8820 Father No Nil Nil Nil :
Education, till to date	:	Diploma

## ***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 five years experience.
Other Own/Family Sources of Income	:	Father's income from bricklayer & agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01771974233
National ID number	:	19965017956032041
NU Project Source/Reference	:	Grameen Kalyan, Kushtia Unit Office, 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 10,000 (Ten 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***

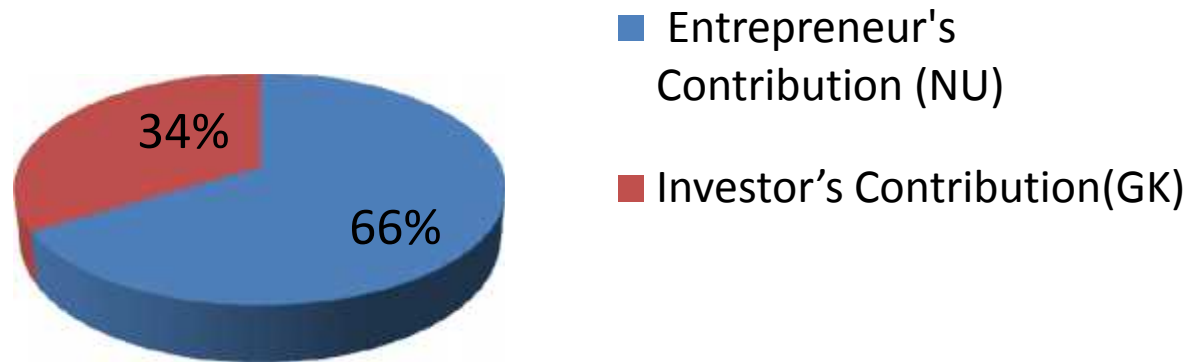
Business Name	:	<b>: Kajle cow fattening farm</b>
Address/ Location	:	Vill: Ziarokhi, Post:Boria Thana: Kushtia, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,56,000/-</b>
Financing	:	Self financing: <b>BDT: 2,36,000/-</b> Required Investment: <b>BDT: 1,20,000/- (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 3000</b> (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 5 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 80,000/-;</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 as soon as possible,2016.</li> </ul>

## ***PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed Business (BDT)</b>		<b>Total (BDT)</b>
		<b>NU</b>	<b>Investor</b>	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4(1+2+3)</b>
<b>Investments in different categories:</b>				
Cow shade (Repair)	30,000	20,000	-	50,000
Cost of 5 cows (Tk. 40,000 per Cow)	80,000	0	120,000	200,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	90,000	0	90,000
Medicine	0	5,000	0	5,000
Water supply motor	-	6,000	0	6,000
Fan		2,000		2,000
Cash in hand	3,000	0	0	3,000
<b>Total Capital</b>	<b>113,000</b>	<b>123,000</b>	<b>120,000</b>	<b>356,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	236,000	66
Investor's Contribution(GK)	120,000	34
<b>Total Investment</b>	<b>356,000</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		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	19,845
<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>987,845</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	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>290,000</b>	<b>290,000</b>	<b>580,000</b>	<b>304,500</b>	<b>304,500</b>	<b>609,000</b>	<b>319,725</b>	<b>319,725</b>	<b>639,450</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>119,000</b>	<b>119,000</b>	<b>238,000</b>	<b>144,950</b>	<b>144,950</b>	<b>289,900</b>	<b>174,198</b>	<b>174,198</b>	<b>348,395</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	5000	5000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Doctors and Medicine	5000	5000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
<b>Non Cash Item:</b>									
Depreciation Expenses	1500	1500	3,000	1,500	1,500	3,000	1,500	1,500	3,000
<b>Total Operating Cost (D)</b>	<b>32,200</b>	<b>32,200</b>	<b>64,400</b>	<b>33,470</b>	<b>33,470</b>	<b>66,940</b>	<b>34,867</b>	<b>34,867</b>	<b>69,734</b>
<b>(C-D)Net Profit:</b>	<b>86,800</b>	<b>86,800</b>	<b>173,600</b>	<b>111,480</b>	<b>111,480</b>	<b>222,960</b>	<b>139,331</b>	<b>139,331</b>	<b>278,661</b>
<b>Retained Income:</b>			<b>173,600</b>			<b>222,960</b>			<b>278,661</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.)***

	Year 1	Year 2	Year 3
<b>Cash inflow:</b>			
Opening Balance	3,000	371,600	546,560
Capital infusion by Udyokta	123,000		
Capital infusion by investor	120,000	0	0
Sales	818,000	898,900	987,845
Total receipts	1,064,000	1,270,500	1,534,405
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	580,000	609,000	639,450
Operating expenses	64,400	66,940	69,734
Payback to investor	48,000	48,000	48,000
Total payment	692,400	723,940	757,184
Closing Balance	371,600	546,560	777,221

# 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 19<sup>th</sup> Ex. SB Design Lab on May 18,  
2016 at Grameen Kalyan

Thank you















# Mother and me

