



**Grameen kalyan**

*Proposed NU Business Name : Rokeya cow  
fattening farm*



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

Name and address	:	Md. Ikramul Islam . Vill : Swastipur, Post: Alampur Thana :Kushtia , District: Kushtia
Age	:	25 years
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	4(Four) Brother's.
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.Rokeya Begum
(iii) Father's name	:	Md. Shajahan .
(iv) GB member's info	:	Branch: Alampur, Group #03, Centre# 50/M, Loan no. 4501/4 Member since: 2012, First loan: Tk. 5,000, Last GB loan: 10,000, Outstanding: 1420
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 four years experience
Other Own/Family Sources of Income	:	Father's income from small shop & agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01987268435
National ID number	:	19905017918022165
NU Project Source/Reference	:	GK/, Kushtia Unit, Md. Sayeem Uddin(2346).

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 5,000 (five thousand) and used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

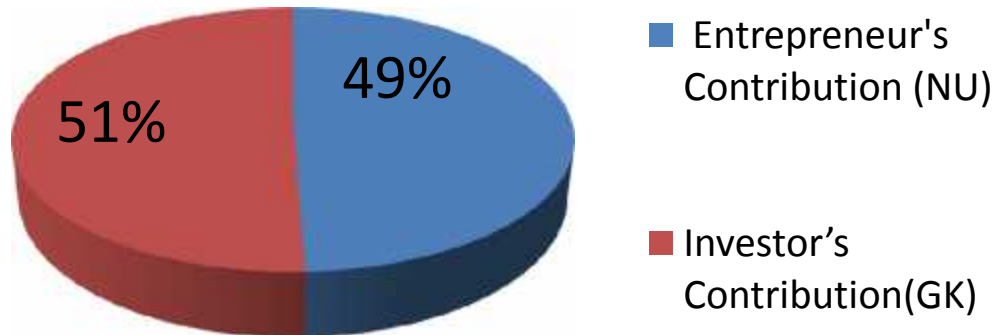
Business Name	:	<b>Rokeya cow fattening farm</b>
Address/ Location	:	Vill: Swastipur, Post: Alampur Thana: Kushtia, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 1,78,000/-</b>
Financing	:	Self financing: <b>BDT: 88,000/-</b> Required Investment: <b>BDT: 90,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 3000</b> (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 30,000/- each;</li> <li>➤ In every six months the cows will be sale 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 15,000-;</li> <li>➤ Selling price of each cow after every cycle BDT 65,000/-;</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***

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
Cow shade (Repair)	20,000	10,000	-	30,000
Cost of 3 cows (Tk. 30,000 per Cow)	30,000	0	60,000	90,000
Working Capital (Feeding Cost per cow 15000 per six month)	-	15,000	30,000	45,000
Medicine	0	3,000	0	3,000
Water supply motor	7,000	0	0	7,000
Cash in hand	3,000	0	0	3,000
<b>Total Capital</b>	<b>60,000</b>	<b>28,000</b>	<b>90,000</b>	<b>178,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	88,000	49
Investor's Contribution(GK)	90,000	51
<b>Total Investment</b>	<b>178,000</b>	<b>100%</b>



# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

<b>Particulars</b>	<b>Year 1 (BDT)</b>			<b>Year 2 (BDT)</b>			<b>Year 3 (BDT)</b>		
	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)	195,000	195,000	390,000	214,500	214,500	429,000	235,950	235,950	471,900
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
<b>(A) Total Revenue</b>	<b>200,400</b>	<b>200,400</b>	<b>400,800</b>	<b>220,170</b>	<b>220,170</b>	<b>440,340</b>	<b>241,904</b>	<b>241,904</b>	<b>483,807</b>
<b>Less: Cost of sales</b>									
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
<b>(B) Total Cost of Sales</b>	<b>135,000</b>	<b>135,000</b>	<b>270,000</b>	<b>141,750</b>	<b>141,750</b>	<b>283,500</b>	<b>148,838</b>	<b>148,838</b>	<b>297,675</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>65,400</b>	<b>65,400</b>	<b>130,800</b>	<b>78,420</b>	<b>78,420</b>	<b>156,840</b>	<b>93,066</b>	<b>93,066</b>	<b>186,132</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
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>28,200</b>	<b>28,200</b>	<b>56,400</b>	<b>29,070</b>	<b>29,070</b>	<b>58,140</b>	<b>30,027</b>	<b>30,027</b>	<b>60,054</b>
<b>(C-D)Net Profit:</b>	<b>37,200</b>	<b>37,200</b>	<b>74,400</b>	<b>49,350</b>	<b>49,350</b>	<b>98,700</b>	<b>63,039</b>	<b>63,039</b>	<b>126,078</b>
<b>Retained Income:</b>			<b>74,400</b>			<b>98,700</b>			<b>126,078</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	159,400	222,100
Capital infusion by Udoykta	28,000		
Capital infusion by investor	90,000	0	0
Sales	400,800	440,340	483,807
Total receipts	521,800	599,740	705,907
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	56,400	58,140	60,054
Payback to investor	36,000	36,000	36,000
Total payment	362,400	377,640	393,729
Closing Balance	159,400	222,100	312,178

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

Thank you













# Mother and me

