



**Grameen kalyan**

*Proposed NU Business Name : Alim Cow Fattening Farm*



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

Name and address	:	Md. Abdul Alim Vill : Alauddinnagar, Post: Choraikol Thana : Kumarkhali, District: Kushtia
Age	:	27 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	4 (Four) Brother's & 2(Two) Sister's
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. Sahida Khatun</p> <p>Late. Abdul Barik.</p> <p>Branch: Kumarkhali, Group #01, Centre# 42/M, Loan no. 2579/1</p> <p>Member since: 2000, First loan: Tk. 5,000, Last GB loan: 20,000, Outstanding: All paid</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Master's.

## ***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 eight years cow rearing experience.
Other Own/Family Sources of Income	:	Brother income abroad.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01717932934.
National ID number	:	19895017169559435.
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 2000. At first she took GB loan BDT 5,000 (Five thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

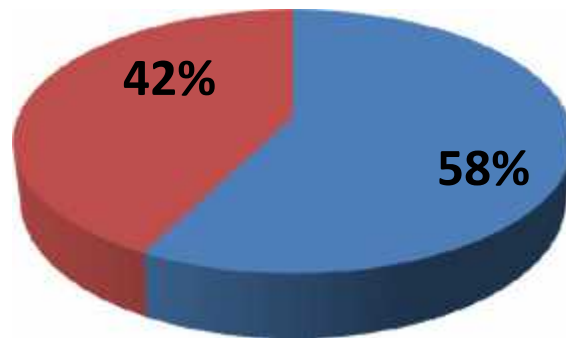
Business Name	:	<b>Alim Cow Fattening Farm.</b>
Address/ Location	:	Vill: Alauddinnagar, Post: Choraikol Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,53,000</b>
Financing	:	Self financing: <b>BDT: 2,03,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present 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 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 20,000-;</li> <li>➤ Selling price of each cow after every cycle BDT 1,00,000/-;</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. 50,000 per Cow)	50,000	0	150,000	200,000
Fan 02 Pieces	-	5,000	0	5,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	80,000	0	80,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	10000	0	10000
<b>Total Capital</b>	<b>50,000</b>	<b>153,000</b>	<b>150,000</b>	<b>353,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	203,000	58
Investor's Contribution(GK)	150,000	42
<b>Total Investment</b>	<b>353,000</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)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
<b>(A) Total Revenue</b>	<b>407,200</b>	<b>407,200</b>	<b>814,400</b>	<b>447,560</b>	<b>447,560</b>	<b>895,120</b>	<b>491,938</b>	<b>491,938</b>	<b>983,876</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	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
<b>(B) Total Cost of Sales</b>	<b>280,000</b>	<b>280,000</b>	<b>560,000</b>	<b>294,000</b>	<b>294,000</b>	<b>588,000</b>	<b>308,700</b>	<b>308,700</b>	<b>617,400</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>127,200</b>	<b>127,200</b>	<b>254,400</b>	<b>153,560</b>	<b>153,560</b>	<b>307,120</b>	<b>183,238</b>	<b>183,238</b>	<b>366,476</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	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	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>36,400</b>	<b>36,400</b>	<b>72,800</b>	<b>37,170</b>	<b>37,170</b>	<b>74,340</b>	<b>37,994</b>	<b>37,994</b>	<b>75,987</b>
<b>(C-D)Net Profit:</b>	<b>90,800</b>	<b>90,800</b>	<b>181,600</b>	<b>116,390</b>	<b>116,390</b>	<b>232,780</b>	<b>145,245</b>	<b>145,245</b>	<b>290,489</b>
<b>Retained Income:</b>			<b>181,600</b>			<b>232,780</b>			<b>290,489</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	-	424,600	597,380
Capital Infusion by Udyokta	153,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	814,400	895,120	983,876
<b>Total Receipts</b>	<b>1,117,400</b>	<b>1,319,720</b>	<b>1,581,256</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	72,800	74,340	75,987
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>692,800</b>	<b>722,340</b>	<b>753,387</b>
<b>Closing Balance</b>	<b>424,600</b>	<b>597,380</b>	<b>827,869</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 19<sup>th</sup> Ex. SB Design Lab on May 18,  
2016 at Grameen Kalyan

Thank you

# Existing Shade









# NU With his Mother





**Thank You**