



**Grameen kalyan**

*Proposed NU Business Name : Bonna Cow Fattening Farm*



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

Name and address	:	Mst. Bonna Khatun Vill: Saldah, Post: Hatos horepur, Thana : Kushtia, District: Kushtia.
Age	:	27 Years.
Marital status	:	Married.
Children	:	2(Two) sons 1(one) Daughter
No. of siblings:	:	3 (Three) Brothers 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. Golapi Begum Md. Hamidul Branch: kushtia, Group # 04, Centre # 57/M, Loan no: 8316/1 Member since: 2007 , First loan: Tk. 5,000, Last GB loan: 20,000, Outstanding: All Paid. Father. No Nil Nil 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 eleven years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from tea shop.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01839737520.
National ID number	:	5017944288714
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Habibur Rahaman(2478).

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

Entrepreneur's Mother is a GB member since 2007. 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***

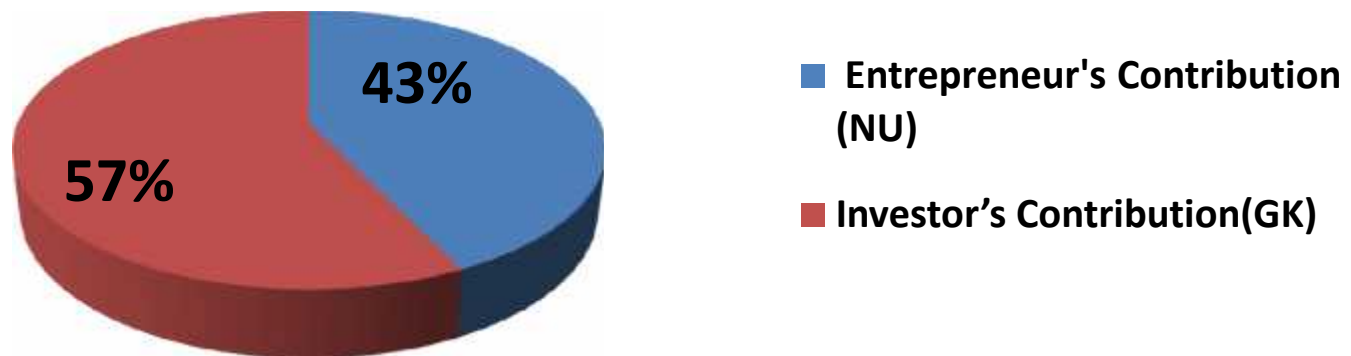
Business Name	:	<b>Bonna Cow Fattening Farm.</b>
Address/ Location	:	Vill: Saldah, Post:Hatos Horepur, Thana : Kushtia, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 1,75,000</b>
Financing	:	Self financing: <b>BDT: 75,000/-</b> Required Investment: <b>BDT: 1,00,000/-</b>
Present salary	:	Nil
Proposed Salary	:	BDT <b>3000</b> (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 2 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 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 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)	2,000	20,000	0	22,000
Cost of 2 cows (Tk. 50,000 per Cow)	-	0	100,000	100,000
Fan 01 Piece	-	2,000	0	2,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	40,000	0	40,000
Medicine	-	3,000	0	3,000
Water supply motor & Fittings	-	8,000	0	8,000
<b>Total Capital</b>	<b>2,000</b>	<b>73,000</b>	<b>100,000</b>	<b>175,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	75,000	43
Investor's Contribution(GK)	100,000	57
<b>Total Investment</b>	<b>175,000</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	2nd Cycle	Yearly(1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly 1st Cycle+2nd Cycle)
<b>Revenue:</b>									
Estimated Sales (Cow)	180,000	180,000	360,000	198,000	198,000	396,000	217,800	217,800	435,600
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
<b>(A) Total Revenue</b>	<b>183,600</b>	<b>183,600</b>	<b>367,200</b>	<b>201,780</b>	<b>201,780</b>	<b>403,560</b>	<b>221,769</b>	<b>221,769</b>	<b>443,538</b>
<b>Less: Cost of sales</b>									
Cow Cost	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
Cow Food	40,000	40,000	80,000	42,000	42,000	84,000	44,100	44,100	88,200
<b>(B) Total Cost of Sales</b>	<b>140,000</b>	<b>140,000</b>	<b>280,000</b>	<b>147,000</b>	<b>147,000</b>	<b>294,000</b>	<b>154,350</b>	<b>154,350</b>	<b>308,700</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>43,600</b>	<b>43,600</b>	<b>87,200</b>	<b>54,780</b>	<b>54,780</b>	<b>109,560</b>	<b>67,419</b>	<b>67,419</b>	<b>134,838</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	2,000	2,000	4,000	2,100	2,100	4,200	2,205	2,205	4,410
Doctors and Medicine	2,000	2,000	4,000	2,100	2,100	4,200	2,205	2,205	4,410
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	12,000	12,000	24,000	12,000	12,000	24,000	12,000	12,000	24,000
<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>20,800</b>	<b>20,800</b>	<b>41,600</b>	<b>21,390</b>	<b>21,390</b>	<b>42,780</b>	<b>22,025</b>	<b>22,025</b>	<b>44,049</b>
<b>(C-D)Net Profit:</b>	<b>22,800</b>	<b>22,800</b>	<b>45,600</b>	<b>33,390</b>	<b>33,390</b>	<b>66,780</b>	<b>45,395</b>	<b>45,395</b>	<b>90,789</b>
<b>Retained Income:</b>	<b>45,600</b>			<b>66,780</b>			<b>90,789</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	-	178,600	205,380
Capital Infusion by Udyokta	73,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	367,200	403,560	443,538
<b>Total Receipts</b>	<b>540,200</b>	<b>582,160</b>	<b>648,918</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	280,000	294,000	308,700
Operating expenses	41,600	42,780	44,049
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>361,600</b>	<b>376,780</b>	<b>392,749</b>
<b>Closing Balance</b>	<b>178,600</b>	<b>205,380</b>	<b>256,169</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 23<sup>rd</sup> Ex. SB Design Lab on June 19,  
2016 at Grameen Kalyan

Thank you

# Existing Shade



# NU With his Mother



**Thank You**