



**Grameen kalyan**

**Proposed NU Business Name : Asma Cow Fattening Farm**



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

Name and address	:	Md. Ranu Mondol Vill : Majgram, Post: Shelaidah Thana : Kumarkhali, District: Kushtia
Age	:	21 years
Marital status	:	Married.
Children	:	Nil
No. of siblings:	:	01 (One) Brother 01 (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. Asma Khatun</p> <p>Md. Abdul Momin</p> <p>Branch: Shilaidah, Group #01, Centre# 53/M, Loan no. 5592/2</p> <p>Member since: 2008, First loan: Tk. 10,000, Last GB loan: 34,000, Outstanding: 20,000.</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Signature Knowledge

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Rice Mill worker (home side) & cow fattening
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 Six years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from daily worker.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01779602207
National ID number	:	19955017194102374
NU Project Source/Reference	:	GK/Kum/Md. Rashidul/2555

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

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 10,000 (Ten thousand) and used agricultural . Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

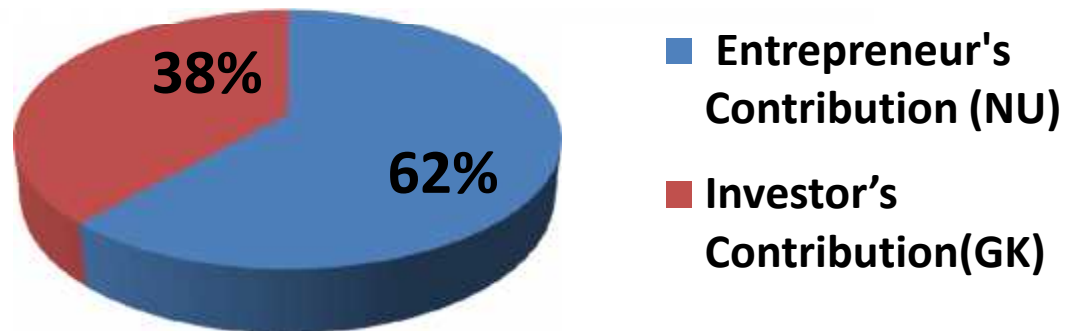
Business Name	:	<b>Asma Cow Fattening Farm</b>
Address/ Location	:	Vill: Majgram, Post: Shilaidah Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,60,000</b>
Financing	:	Self financing: <b>BDT: 1,60,000</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT <b>3000</b> (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 50,000/- 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 20,000/-;</li> <li>➤ Selling price of each cow after every cycle BDT 100,000/-;</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	30,000		0	30,000
Cost of 3 cows (Tk. 50,000 per Cow)	50,000	0	100,000	150,000
Fan 01 Piece	-	3,000	0	3,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	60,000	0	60,000
Water supply motor & Fittings	-	7,000	0	7,000
Cash in hand	-	10000	0	10000
<b>Total Capital</b>	<b>80,000</b>	<b>80,000</b>	<b>100,000</b>	<b>260,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	160,000	62
Investor's Contribution(GK)	100,000	38
<b>Total Investment</b>	<b>260,000</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)	300,000	300,000	600,000	330,000	330,000	660,000	363,000	363,000	726,000
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>305,400</b>	<b>305,400</b>	<b>610,800</b>	<b>335,670</b>	<b>335,670</b>	<b>671,340</b>	<b>368,954</b>	<b>368,954</b>	<b>737,907</b>
<b>Less: Cost of sales</b>									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
<b>(B) Total Cost of Sales</b>	<b>210,000</b>	<b>210,000</b>	<b>420,000</b>	<b>220,500</b>	<b>220,500</b>	<b>441,000</b>	<b>231,525</b>	<b>231,525</b>	<b>463,050</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>95,400</b>	<b>95,400</b>	<b>190,800</b>	<b>115,170</b>	<b>115,170</b>	<b>230,340</b>	<b>137,429</b>	<b>137,429</b>	<b>274,857</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
<b>Non Cash Item:</b>									
Depreciation Expenses	1,000	1,000	2,000	1,100	1,100	2,200	1,210	1,210	2,420
<b>Total Operating Cost (D)</b>	<b>30,100</b>	<b>30,100</b>	<b>60,200</b>	<b>30,755</b>	<b>30,755</b>	<b>61,510</b>	<b>31,448</b>	<b>31,448</b>	<b>62,896</b>
<b>(C-D)Net Profit:</b>	<b>65,300</b>	<b>65,300</b>	<b>130,600</b>	<b>84,415</b>	<b>84,415</b>	<b>168,830</b>	<b>105,981</b>	<b>105,981</b>	<b>211,962</b>
<b>Retained Income:</b>			<b>130,600</b>			<b>168,830</b>			<b>211,962</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	-	270,600	399,430
Capital Infusion by Udyokta	80,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	610,800	671,340	737,907
<b>Total Receipts</b>	<b>790,800</b>	<b>941,940</b>	<b>1,137,337</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	60,200	61,510	62,896
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>520,200</b>	<b>542,510</b>	<b>565,946</b>
<b>Closing Balances</b>	<b>270,600</b>	<b>399,430</b>	<b>571,392</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 28<sup>th</sup> Ex. SB Design Lab on 27<sup>th</sup> July ,  
2016 at Grameen Kalyan

Thank you

# Existing Shade























# NU With his Father & Mother





# NU With his Mother



**Thank You**