



**Grameen kalyan**

*Proposed NU Business Name : Jewel Cow fattening farm*



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

Name and address	:	Md. Juel Rana Vill: Belghoria, Post: Swastipur. Thana: Kushtia, District: Kushtia
Age	:	24 Years.
Marital status	:	Single.
Children	:	Nil
No. of siblings:	:	1 (One) brother & 1(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. Jahura Khatun</p> <p>Md. Abdul Mannan</p> <p>Branch: Alampur, Group # 02, Centre # 12/M, Loan no: 1351/2</p> <p>Member since: 2003 , First loan: Tk. 10,000, Last GB loan: 30,000, Outstanding:11250 .</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Eight

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural farming .
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 cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agriculture business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01957043776.
National ID number	:	19925017956000099.
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 2003. At first she took GB loan BDT 10,000 (Ten 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***

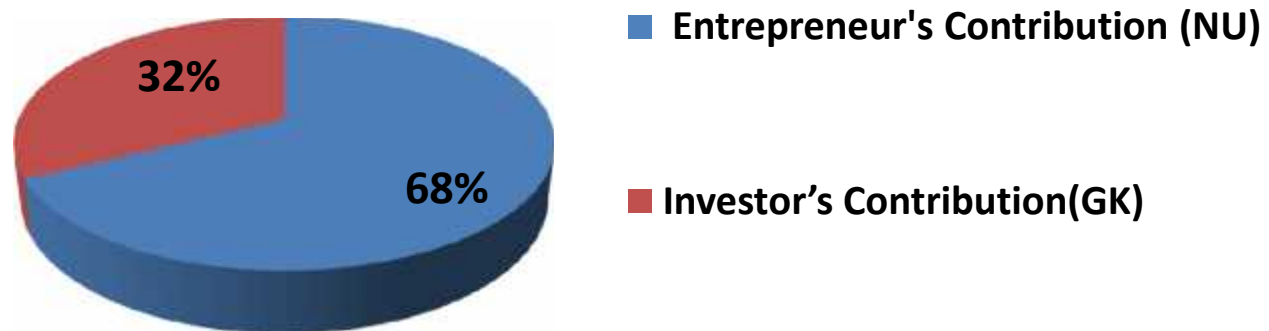
Business Name	:	<b>Jewel Cow fattening farm</b>
Address/ Location	:	Vill : Belghoria, Post: Swastipur Thana : Kushtia, District: Kushtia
Total Investment in BDT	:	<b>BDT: 3,09,000/-</b>
Financing	:	Self financing: <b>BDT: 2,09,000/-</b> Required Investment: <b>BDT: 100,000/-</b>
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three 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 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)	10,000	15,000	0	25,000
Cost of 4 cow (Tk. 50,000 per Cow)	100,000	0	100,000	200,000
Working Capital (Feeding Cost)	-	80,000	0	80,000
Medicine		4,000		4,000
<b>Total Capital</b>	<b>110,000</b>	<b>105,000</b>	<b>100,000</b>	<b>309,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	209,000	68
Investor's Contribution(GK)	100,000	32
<b>Total Investment</b>	<b>309,000</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)	360,000	360,000	720,000	396,000	396,000	792,000	435,600	435,600	871,200
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>367,200</b>	<b>367,200</b>	<b>734,400</b>	<b>403,560</b>	<b>403,560</b>	<b>807,120</b>	<b>443,538</b>	<b>443,538</b>	<b>887,076</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>87,200</b>	<b>87,200</b>	<b>174,400</b>	<b>109,560</b>	<b>109,560</b>	<b>219,120</b>	<b>134,838</b>	<b>134,838</b>	<b>269,676</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	16,000	16,000	32,000	16,800	16,800	33,600	17,640	17,640	35,280
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
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	2,700	2,700	5,400	2,970	2,970	5,940	3,267	3,267	6,534
<b>Total Operating Cost (D)</b>	<b>42,500</b>	<b>42,500</b>	<b>85,000</b>	<b>43,860</b>	<b>43,860</b>	<b>87,720</b>	<b>45,302</b>	<b>45,302</b>	<b>90,603</b>
<b>(C-D)Net Profit:</b>	<b>44,700</b>	<b>44,700</b>	<b>89,400</b>	<b>65,700</b>	<b>65,700</b>	<b>131,400</b>	<b>89,537</b>	<b>89,537</b>	<b>179,073</b>
<b>Retained Income:</b>	<b>89,400</b>			<b>131,400</b>			<b>179,073</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><u>Cash inflow:</u></b>			
Opening Balance	-	254,400	345,800
Capital Infusion by Udyokta	105,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	734,400	807,120	887,076
<b>Total Receipts</b>	<b>939,400</b>	<b>1,061,520</b>	<b>1,232,876</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	85,000	87,720	90,603
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>685,000</b>	<b>715,720</b>	<b>748,003</b>
<b>Closing Balances</b>	<b>254,400</b>	<b>345,800</b>	<b>484,873</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 31<sup>st</sup> Ex. SB Design Lab on 17<sup>th</sup> August,  
2016 at Grameen Kalyan.

Thank you

# Existing Shade

















# NU With his Mother



**Thank You**