



**Grameen kalyan**

*Proposed NU Business Name :Sheema Cow Fattening Farm*



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

Name and address	: Md. Nazmul Islam Nayon Vill: Agrakunda, Post: Kumarkhali Thana : Kumarkhali, District: Kushtia
Age	: 21 Years.
Marital status	: Unmarried.
No. of siblings:	: 2 (Two) brothers
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. Sheema Khatun : Md. Abul Kashem : Branch: Kumarkhali, Group # 02, Centro# 13/M, Loan no. 1259/1 Member since: 2002 , First loan: Tk. 5,000, Last GB loan: 30,000, Outstanding: 22,000 : Father : No : Nil : Nil : Nil
Education, till to date	: H.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 cow rearing experiences.
Other Own/Family Sources of Income	:	Grocery Business
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01840538547
National ID number	:	19945027109020987
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 2002. At first she took GB loan BDT 5,000 (Five thousand) and used in business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

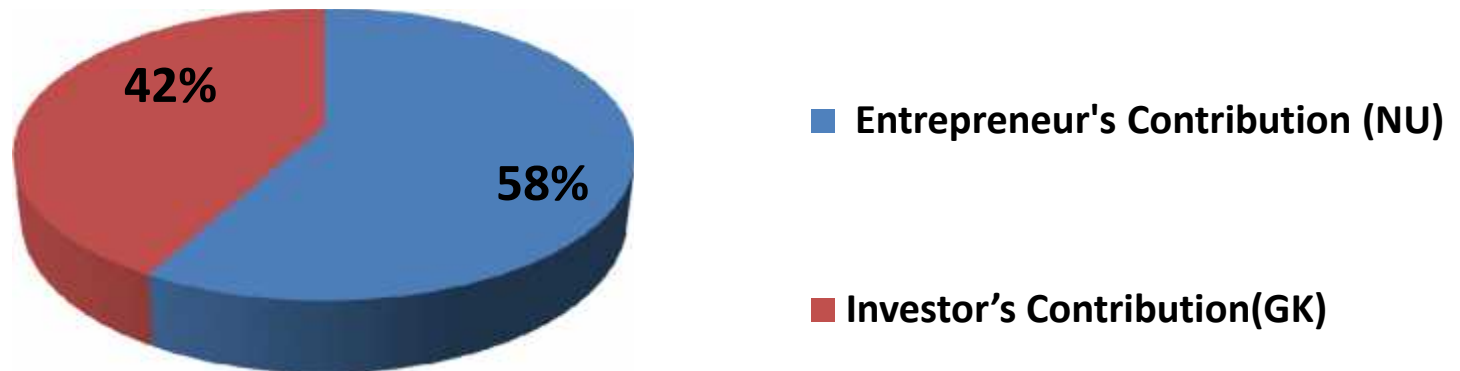
Business Name	:	Sheema Cow Fattening Farm.
Address/ Location	:	Vill: Agrakunda , Post: Kumarkhali Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	<b>BDT: 3,57,000</b>
Financing	:	Self financing: <b>BDT: 2,07,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	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. 45,000/- 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 18,000/-;</li> <li>➤ Selling price of each cow after every cycle BDT 85,000/-;</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 January 2016</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	60,000	25,000	0	85,000
Cost of 4 cow (Per cow 45000)	-	45,000	135,000	180,000
Fan	2,500	2,500	0	5,000
Cow feeding for six month (Per cow 18000 Tk)		72,000	0	72,000
Water supply motor & Fittings	-	0	8,000	8,000
Cash in hand	-		7,000	7,000
<b>Total Capital</b>	<b>62,500</b>	<b>144,500</b>	<b>150,000</b>	<b>357,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	207,000	58
Investor's Contribution(GK)	150,000	42
<b>Total Investment</b>	<b>357,000</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)	340,000	340,000	680,000	374,000	374,000	748,000	411,400	411,400	822,800
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
<b>(A) Total Revenue</b>	<b>347,200</b>	<b>347,200</b>	<b>694,400</b>	<b>381,560</b>	<b>381,560</b>	<b>763,120</b>	<b>419,338</b>	<b>419,338</b>	<b>830,755</b>
<b>Less: Cost of sales</b>									
Cow Cost	180,000	180,000	360,000	189,000	189,000	378,000	198,450	198,450	396,900
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
<b>(B) Total Cost of Sales</b>	<b>252,000</b>	<b>252,000</b>	<b>504,000</b>	<b>264,600</b>	<b>264,600</b>	<b>529,200</b>	<b>277,830</b>	<b>277,830</b>	<b>555,660</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>95,200</b>	<b>95,200</b>	<b>190,400</b>	<b>116,960</b>	<b>116,960</b>	<b>233,920</b>	<b>141,508</b>	<b>141,508</b>	<b>275,095</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	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
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	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>34,900</b>	<b>34,900</b>	<b>69,800</b>	<b>35,595</b>	<b>35,595</b>	<b>71,190</b>	<b>36,340</b>	<b>36,340</b>	<b>72,680</b>
<b>(C-D)Net Profit:</b>	<b>60,300</b>	<b>60,300</b>	<b>120,600</b>	<b>81,365</b>	<b>81,365</b>	<b>162,730</b>	<b>105,168</b>	<b>105,168</b>	<b>210,337</b>
<b>Retained Income:</b>			<b>120,600</b>			<b>162,730</b>			<b>210,337</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	-	355,100	457,830
Capital Infusion by Udyokta	144,500	-	-
Capital Infusion by Investor	150,000	-	-
Sales	694,400	763,120	830,755
<b>Total Receipts</b>	<b>988,900</b>	<b>1,118,220</b>	<b>1,288,585</b>
<b>Cash Outflow:</b>			
Cost of goods sold	504,000	529,200	555,660
Operating expenses	69,800	71,190	72,680
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>633,800</b>	<b>660,390</b>	<b>688,340</b>
<b>Closing Balances</b>	<b>355,100</b>	<b>457,830</b>	<b>600,245</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 10<sup>th</sup> SB Design Lab on Dec 24, 2015 at  
Grameen Kalyan

Thank you

# Existing Shade





# Existing Shade Back Side



## Family Picture (Nu With Father & Mother)



# NU With his Mother





**Thank You**