



# Grameen Kalyan

Proposed NU Business Name: *Shipon cow fattening farm*



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

Name and address	: Md :Shipon. Vill:Khajanogor. Post: Jogoti Upazilla : Kushtia, District: Kushtia
Age	: 18 Years.
Marital status	: Single.
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.Shefali Khatun. : Md. Eyakub Ali. : Branch: Poradhah ( Mirpur), Group # 09, Centre # 23/M, Loan no.: 9389/2, Member since: 2008, First loan: Tk. 5,000, Existing loan: 12,000, Outstanding: 7140 : Father. : No : Nil : Nil : Nil
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.)	:	Agriculture 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 2 years cow rearing experiences. He will also get support from his father.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01937779913
National ID number	:	5037950004595
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 5,000 (Five thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## *PROPOSED NOBIN UDYOKTA BUSINESS INFO*

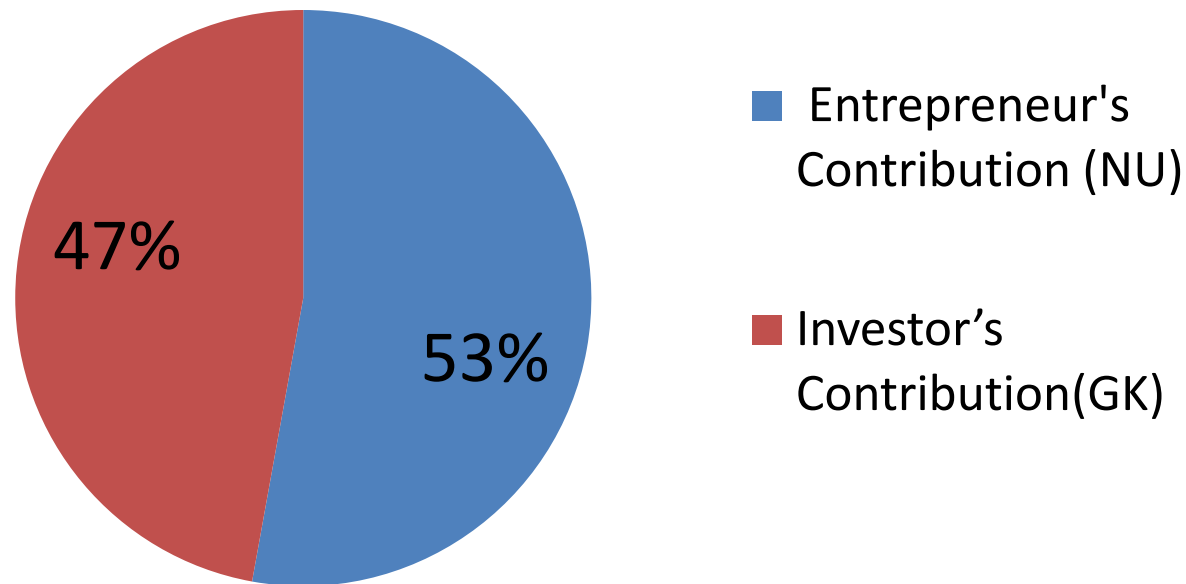
Project's Name	:	Shipon Cow Fattening Farm.
Address/ Location	:	Vill.Dostopara , Post: Jogoti,Kushtia.
Total Investment	:	<b>BDT :2,46,000 /-</b>
Financing	:	Self financing: <b>BDT :1,30,000/-</b> Required Investment: <b>BDT :1,16,000 /-(as equity)</b>
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 40,000/- each;</li> <li>➤ In every six months 3 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months;</li> <li>➤ Feeding cost of each cow per cycle BDT 18,000/-</li> <li>➤ Selling price of each cow after every cycle BDT 80,000/-;</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 December, 2015.</li> </ul>

# *PROPOSED PROJECT INVESTMENT BREAKDOWN*

Particulars	Existing Business	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
Cow Shade ( Repair)	20,000	35,000	-	55,000
Cows (Three cows)	40000	0	80,000	120,000
3 Cows feeding for six month	0	18,000	36,000	54,000
Fan	-	3,000	0	3,000
Water Supply Motor	-	7,000	0	7,000
Electrical fittings	-	2,000	0	2,000
Cash in hand	5,000		0	5,000
<b>Total Capital</b>	<b>65,000</b>	<b>65,000</b>	<b>116,000</b>	<b>246,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	130,000	53
Investor's Contribution(GK)	116,000	47
<b>Total Investment</b>	<b>246,000</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)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
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>245,400</b>	<b>245,400</b>	<b>490,800</b>	<b>269,670</b>	<b>269,670</b>	<b>539,340</b>	<b>296,354</b>	<b>296,354</b>	<b>592,707</b>
<b>Less: Cost of sales</b>									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
<b>(B) Total Cost of Sales</b>	<b>174,000</b>	<b>174,000</b>	<b>348,000</b>	<b>182,700</b>	<b>182,700</b>	<b>365,400</b>	<b>191,835</b>	<b>191,835</b>	<b>383,670</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>71,400</b>	<b>71,400</b>	<b>142,800</b>	<b>86,970</b>	<b>86,970</b>	<b>173,940</b>	<b>104,519</b>	<b>104,519</b>	<b>209,037</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	18,000	18,000	36,000	30,000	30,000	60,000	30,000	30,000	60,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
<b>Non Cash Item:</b>									
Depreciation Expenses	3500	3500	7,000	3,500	3,500	7,000	3,500	3,500	7,000
<b>Total Operating Cost (D)</b>	<b>30,800</b>	<b>30,800</b>	<b>61,600</b>	<b>43,730</b>	<b>43,730</b>	<b>87,460</b>	<b>44,753</b>	<b>44,753</b>	<b>89,506</b>
<b>(C-D)Net Profit:</b>	<b>40,600</b>	<b>40,600</b>	<b>81,200</b>	<b>43,240</b>	<b>43,240</b>	<b>86,480</b>	<b>59,766</b>	<b>59,766</b>	<b>119,531</b>
<b>Retained Income:</b>			<b>81,200</b>			<b>86,480</b>			<b>119,531</b>

**Notes:** 1. Agreed Grace period: Six Months.

2. **Investment Payback schedule:** Half-yearly installment will be paid after the first round of fund disbursement (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	5,000	155,800	195,880
Capital Infusion by Investor	116,000	0	0
Sales	490,800	539,340	592,707
Total Receipts	611,800	695,140	788,587
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	61,600	87,460	89,506
Payback to investor	46,400	46,400	46,400
Total payment	456,000	499,260	519,576
Closing Balances	155,800	195,880	269,011

# 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.

# Trade License

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
ইউনিয়ন পরিষদের ৭ নং ফরম  
এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

ক্রমিক নং - ৫৪৫

**লাইসেন্স**

**৪ নং বর্টভেল ইউনিয়ন পরিষদ**

লাইসেন্স নং ১৩(৬৪৫)/১১-১১ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া। তারিখ : ২/১০/১৫

দোকান / কোম্পানী / গ্রহীতার নাম : ..... শিপিং গারু মোটো ডাকারবন থামার

খিলা / স্বামী / মালিকের নাম : ..... মোঃ সাদিক হোসেন

ঠিকানা : ..... দেহুপাড়া, বর্টভেল, কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : ..... গারু মোটো ডাকারবন বৈধ বা বলবৎ থাকার সময় : ২০১৫-২০১৬

লাইসেন্সের মেয়াদ : ..... ১০/৬/২০১৬ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) ..... ২০০ টাকা ..... পরস্যা (কথায়) দুইশত টাকা মাত্র

১৫% ভ্যাট বাবদ কর্তনকৃত টাকা = ৩৫/-

মোহর

চেয়ারম্যান  
৪ নং বর্টভেল ইউনিয়ন পরিষদ  
কুষ্টিয়া সদর, কুষ্টিয়া।

Presented at 10<sup>th</sup> SB Design Lab on Dec 24, 2015 at  
Grameen Kalyan

Thank you













# My mother & me



