



**Grameen kalyan**

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



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

Name and address	:	Md. Mijanur Rahman (Musa) Vill: Majgram, Post: Selaidah Thana : Kumarkhali, District: Kushtia
Age	:	29 Years.
Marital status	:	Married.
No. of siblings:	:	1 (One) brother and 3 (Three) 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. Shajeda Begum Md. Hasan Ali Branch: Selaidah, Group #03, Centre# 42/M, Loan no. 4479 Member since: 2008 , First loan: Tk. 10,000, Last GB loan: 16,000, Outstanding: All Paid Entrepreneur 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.)	:	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 Ten years cow rearing experiences.
Other Own/Family Sources of Income	:	Agricultural Farm
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01714430096
National ID number	:	5017194519100
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 2008. At first she took GB loan BDT 10,000 (Ten thousand) and used agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

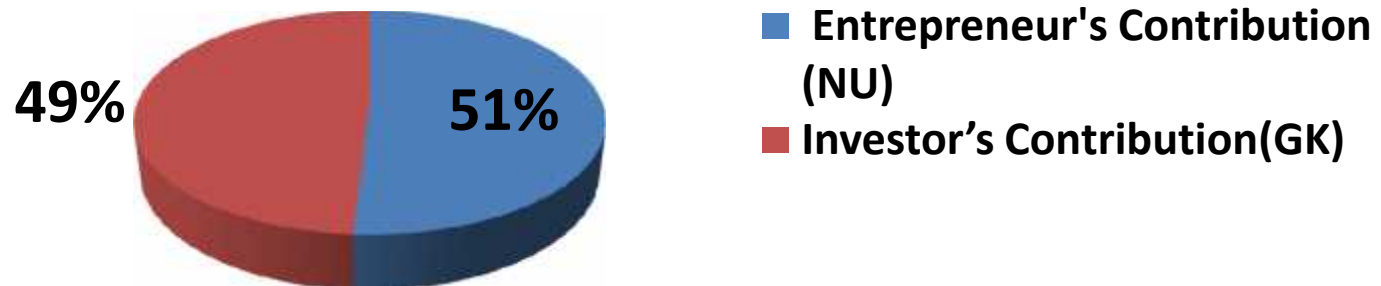
Business Name	:	Sayef Cow Fattening Farm.
Address/ Location	:	Vill: Majgram , Post: Selaidah Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	<b>BDT: 3,73,000</b>
Financing	:	Self financing: <b>BDT: 1,90,000</b> Required Investment: <b>BDT: 1,83,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 4500</b> (Four thousand Five hundred only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 5 cows @ TK. 40,000/- 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 in early 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	45,000	15,000	0	60,000
Cost of 5 cow (Tk. 40,000 per Cow)	40,000	0	160,000	200,000
Fan	-	0	5,000	5,000
Working Capital (Feeding & medicine cost)	-	90,000		90,000
Water supply motor & Fittings	-	0	8,000	8,000
Cash in hand	-		10,000	10000
<b>Total Capital</b>	<b>85,000</b>	<b>105,000</b>	<b>183,000</b>	<b>373,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	190,000	51
Investor's Contribution(GK)	183,000	49
<b>Total Investment</b>	<b>373,000</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)	425,000	425,000	850,000	467,500	467,500	935,000	514,250	514,250	1,028,500
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	9,940
<b>(A) Total Revenue</b>	<b>434,000</b>	<b>434,000</b>	<b>868,000</b>	<b>476,950</b>	<b>476,950</b>	<b>953,900</b>	<b>524,173</b>	<b>524,173</b>	<b>1,038,440</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	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
<b>(B) Total Cost of Sales</b>	<b>290,000</b>	<b>290,000</b>	<b>580,000</b>	<b>304,500</b>	<b>304,500</b>	<b>609,000</b>	<b>319,725</b>	<b>319,725</b>	<b>639,450</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>144,000</b>	<b>144,000</b>	<b>288,000</b>	<b>172,450</b>	<b>172,450</b>	<b>344,900</b>	<b>204,448</b>	<b>204,448</b>	<b>398,990</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	27,000	27,000	54,000	27,000	27,000	54,000	27,000	27,000	54,000
<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>41,000</b>	<b>41,000</b>	<b>82,000</b>	<b>41,850</b>	<b>41,850</b>	<b>83,700</b>	<b>42,758</b>	<b>42,758</b>	<b>85,515</b>
<b>(C-D)Net Profit:</b>	<b>103,000</b>	<b>103,000</b>	<b>206,000</b>	<b>130,600</b>	<b>130,600</b>	<b>261,200</b>	<b>161,690</b>	<b>161,690</b>	<b>323,380</b>
<b>Retained Income:</b>			<b>206,000</b>			<b>261,200</b>			<b>323,380</b>

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

**2. Investment Payback schedule: 6** installment including ownership transfer fee after 6 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	0	420,800	608,800
Capital Infusion by Udyokta	105000	0	0
Capital Infusion by Investor	183000	0	0
Sales	868,000	953,900	1,038,440
<b>Total Receipts</b>	<b>1,156,000</b>	<b>1,374,700</b>	<b>1,647,240</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	580,000	609,000	639,450
Operating expenses	82,000	83,700	85,515
Return to investor	73,200	73,200	73,200
<b>Total payment</b>	<b>735,200</b>	<b>765,900</b>	<b>798,165</b>
<b>Closing Balances</b>	<b>420,800</b>	<b>608,800</b>	<b>849,075</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 11<sup>th</sup> Ex. SB Design Lab on 14<sup>th</sup> January,  
2016 at Grameen Kalyan.

Thank you

# Pictures

# Existing Shade



# Existing Shade inside













(Nu With his Father & Mother)



# NU With his Mother



**Thank You**