



**Grameen kalyan**

*Proposed NU Business Name : Amirul Cow Fattening Farm*



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

Name and address	: Md Amirul Islam Vill : Dohokhola ,Post: Dohokhola Thana : Kushtia, District: Kushtia
Age	: 33 Years.
Marital status	: married.
Children	1 (Daughter) & 1 (Son)
No. of siblings:	: 3 (Two) brothers and 1 (one) sister
Parent's and GB related Info	<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	: Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	: Mst. Amena Begum.
(iii) Father's name	: Late.Sohrab uddin malitha.
(iv) GB member's info	: Branch: Alampur, Group #03, Centro# 45/M, Loan no. 3926/1 Member since: 2010 , First loan: Tk. 6,000, Last GB loan: 24,000, Outstanding: 23,500.
Further Information:	
(v) Who pays GB loan installment	: NU.
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: Nil
(viii) Any other loan like GCCN, GKF etc.	: Nil
(ix) Others	: Nil

## ***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 seven years cow rearing experiences.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01710627321
National ID number	:	5017918389831.
NU Project Source/Reference	:	Grameen Kalyan, Kushtia Unit office, Kushtia.

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

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 6,000 (Six thousand) and used in agriculture farming . Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

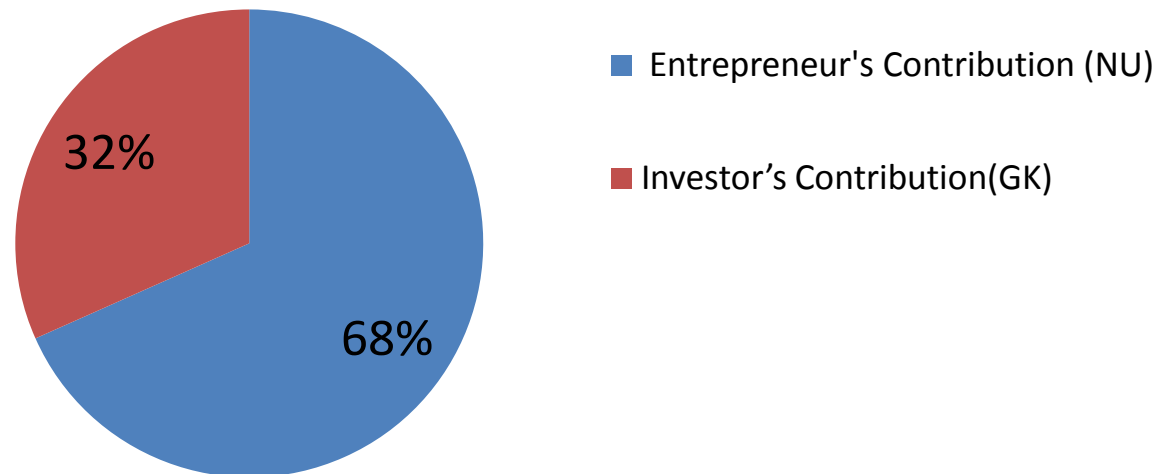
Business Name	:	Amirul Cow Fattening Farm.
Address/ Location	:	Vill: Dohokhola , Post: Dohokhola Thana : Kushtia, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,79,000/-</b>
Financing	:	Self financing: <b>BDT: 2,59,000/-</b> Required Investment: <b>BDT: 1,20,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand 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 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 in early, 2016.</li> </ul>

# ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
Cow shade (Ready)	70,000	-	-	70,000
Cow(five cows)	80,000	0	120,000	200,000
5 Cows feeding for six month	90,000		0	90,000
Medicine	-	5,000	0	5,000
Fan	3,000	0	0	3,000
Water supply motor	8,000	0	0	8,000
Cash in hand	3,000		0	3,000
<b>Total Capital</b>	<b>254,000</b>	<b>5,000</b>	<b>120,000</b>	<b>379,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	259,000	68
Investor's Contribution(GK)	120,000	32
<b>Total Investment</b>	<b>379,000</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)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
<b>(A) Total Revenue</b>	<b>409,000</b>	<b>409,000</b>	<b>818,000</b>	<b>449,450</b>	<b>449,450</b>	<b>898,900</b>	<b>493,923</b>	<b>493,923</b>	<b>987,845</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>119,000</b>	<b>119,000</b>	<b>238,000</b>	<b>144,950</b>	<b>144,950</b>	<b>289,900</b>	<b>174,198</b>	<b>174,198</b>	<b>348,395</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	5000	5000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Doctors and Medicine	5000	5000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	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	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
<b>Total Operating Cost (D)</b>	<b>40,000</b>	<b>40,000</b>	<b>80,000</b>	<b>41,300</b>	<b>41,300</b>	<b>82,600</b>	<b>48,730</b>	<b>48,730</b>	<b>97,460</b>
<b>(C-D) Net Profit:</b>	<b>79,000</b>	<b>79,000</b>	<b>158,000</b>	<b>103,650</b>	<b>103,650</b>	<b>207,300</b>	<b>125,468</b>	<b>125,468</b>	<b>250,935</b>
<b>Retained Income:</b>			<b>158,000</b>			<b>207,300</b>			<b>250,935</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.)***

	Year 1	Year 2	Year 3
<b>Cash inflow:</b>			
Opening Balance	3,000	233,000	392,300
Capital infusion by investor	120,000	0	0
Sales	818,000	898,900	987,845
Total receipts	941,000	1,131,900	1,380,145
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	580,000	609,000	639,450
Operating expenses	80,000	82,600	97,460
Payback to investor	48,000	48,000	48,000
Total payment	708,000	739,600	784,910
Closing Balances	233,000	392,300	595,235

# 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 13<sup>th</sup> Ex. SB Design Lab on 16<sup>th</sup>  
February, 2016 at Grameen Kalyan

Thank you



# Pictures

# Existing Shade



# Existing Shade Out Look











# NU With his Mother



**Thank You**