



**Grameen kalyan**

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



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

Name and address	:	Md. Hannan Ali Vill : Kalyanpur, Post: Shelaidah, Thana : Kumarkhali, District: Kushtia
Age	:	28 Years.
Marital status	:	Married.
Children	:	1 (Son)
No. of siblings:	:	2 (Two) brothers and 2 (Two) sisters
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: Monoara khatun.
(iii) Father's name	:	Md: Abu hanif Ali.
(iv) GB member's info	:	Branch: Shelaidah , Group #09, Centre# 52/M, Loan no: 5585. Member since: 2000 , First loan: Tk.3,000, Last GB loan: 44,000, Outstanding: 19,000.
Further Information:	:	
(v) Who pays GB loan installment	:	Father.
(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.)	:	Agricultural Work.
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	:	01748934272
National ID number	:	5017194524409
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 2000. At first she took GB loan BDT 3,000 (Three 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***

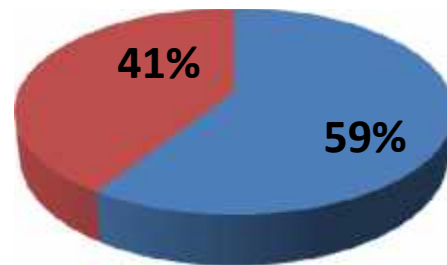
Business Name	:	Oshan Cow Fattening Farm.
Address/ Location	:	Vill: Kalyanpur, Post: Shelidha, Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 4,88,000</b>
Financing	:	Self financing: <b>BDT: 2,88,000</b> Required Investment: <b>BDT: 2,00,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 7 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 as soon as possible.</li> </ul>

## ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade (Repair)	-	60,000	-	60,000
Cost of 7 cow (Tk. 40,000 per Cow)	80,000	-	200,000	280,000
Fan 02 Pcs	-	5,000	-	5,000
Working Capital (Feeding & medicine cost )	-	126,000	-	126,000
Water supply motor & Fittings	-	7,000	-	7,000
Cash in hand	-	10,000	-	10,000
<b>Total Capital</b>	<b>80,000</b>	<b>208,000</b>	<b>200,000</b>	<b>488,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	288,000	59
Investor's Contribution(GK)	200,000	41
<b>Total Investment</b>	<b>488,000</b>	<b>100</b>



- Entrepreneur's Contribution (NU)
- Investor's Contribution(GK)

# *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)	560,000	560,000	1,120,000	616,000	616,000	1,232,000	677,600	677,600	1,355,200
Cow Dung Sales	12,600	12,600	25,200	13,230	13,230	26,460	13,892	13,892	27,783
<b>(A) Total Revenue</b>	<b>572,600</b>	<b>572,600</b>	<b>1,145,200</b>	<b>629,230</b>	<b>629,230</b>	<b>1,258,460</b>	<b>691,492</b>	<b>691,492</b>	<b>1,382,983</b>
<b>Less: Cost of sales</b>									
Cow Cost	280,000	280,000	560,000	294,000	294,000	588,000	308,700	308,700	617,400
Cow Food	126,000	126,000	252,000	132,300	132,300	264,600	138,915	138,915	277,830
<b>(B) Total Cost of Sales</b>	<b>406,000</b>	<b>406,000</b>	<b>812,000</b>	<b>426,300</b>	<b>426,300</b>	<b>852,600</b>	<b>447,615</b>	<b>447,615</b>	<b>895,230</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>166,600</b>	<b>166,600</b>	<b>333,200</b>	<b>202,930</b>	<b>202,930</b>	<b>405,860</b>	<b>243,877</b>	<b>243,877</b>	<b>487,753</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	7,000	7,000	14,000	7,350	7,350	14,700	7,718	7,718	15,435
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
<b>Non Cash Item:</b>									
Depreciation Expenses	2,500	2,500	5,000	2,750	2,750	5,500	3,025	3,025	6,050
<b>Total Operating Cost (D)</b>	<b>45,500</b>	<b>45,500</b>	<b>91,000</b>	<b>46,400</b>	<b>46,400</b>	<b>92,800</b>	<b>47,358</b>	<b>47,358</b>	<b>94,715</b>
<b>(C-D)Net Profit:</b>	<b>121,100</b>	<b>121,100</b>	<b>242,200</b>	<b>156,530</b>	<b>156,530</b>	<b>313,060</b>	<b>196,519</b>	<b>196,519</b>	<b>393,038</b>
<b>Retained Income:</b>			<b>242,200</b>			<b>313,060</b>			<b>393,038</b>

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

**2. Investment Payback schedule:** 6 installment including ownership transfer fee after 6 month 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	-	570,200	803,260
Capital Infusion by Udyokta	208,000	-	-
Capital Infusion by Investor	200,000	-	-
Sales	1,145,200	1,258,460	1,382,983
<b>Total Receipts</b>	<b>1,553,200</b>	<b>1,828,660</b>	<b>2,186,243</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	812,000	852,600	895,230
Operating expenses	91,000	92,800	94,715
Return to investor	80,000	80,000	80,000
<b>Total payment</b>	<b>983,000</b>	<b>1,025,400</b>	<b>1,069,945</b>
<b>Closing Balances</b>	<b>570,200</b>	<b>803,260</b>	<b>1,116,298</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 13<sup>th</sup> Ex. SB Design Lab on 16<sup>th</sup>  
February, 2016 at Grameen Kalyan

Thank you

# Proposed Shade Place



# Existing Shade















# Nu with his Father & Mother



# NU With his Mother



**Thank You**