



**Grameen kalyan**

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



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

Name and address	:	Md. Asha Mondol Vill : Chapaigasi, Post: Baniakandi Thana : Kumarkhali, District: Kushtia
Age	:	22 Years.
Marital status	:	Unmarried.
No. of siblings:	:	2 (Two) brothers and 1 (One) sister
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Jobeda Khatun
(iii) Father's name	:	Md: Abu Bakkar Mondol
(iv) GB member's info	:	Branch: Kumarkhali, Group # 03, Centre# 67/M, Loan no: 7964/1 Member since: 2006 , First loan: Tk. 4,000, Last GB loan: 22,000, Outstanding: 3,000.
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
Education, till to date	:	Class Five

## ***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 Five years cow rearing experiences.
Other Own/Family Sources of Income	:	Tea Stall
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	0179708345
National ID number	:	119935017143000001
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 2006. At first she took GB loan BDT 4,000 (Four thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

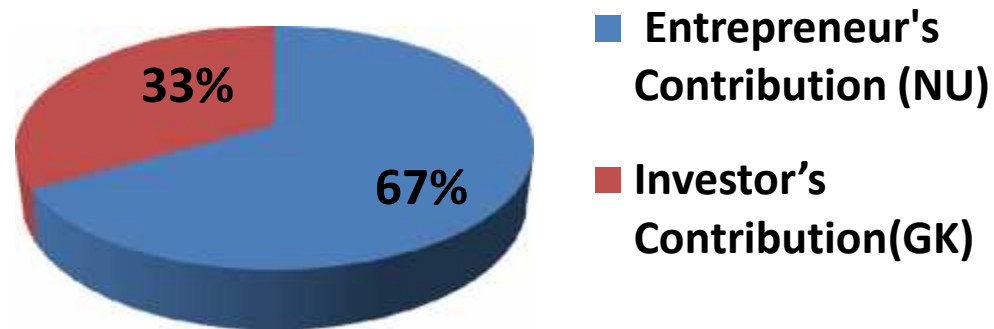
Business Name	:	Asha Cow Fattening Farm.
Address/ Location	:	Vill: Chapagasi, Post: Baniakandi . Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,00,000</b>
Financing	:	Self financing: <b>BDT: 2,00,000</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 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	-	50,000	-	50,000
Cost of 4 cow (Tk. 40,000 per Cow)	80,000	-	80,000	160,000
Fan 01 Pcs	-	3,000	-	3,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	52,000	20,000	72,000
Water supply motor & Fittings	-	5,000	-	5,000
Cash in hand	-	10,000	-	10,000
<b>Total Capital</b>	<b>80,000</b>	<b>120,000</b>	<b>100,000</b>	<b>300,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	200,000	67
Investor's Contribution(GK)	100,000	33
<b>Total Investment</b>	<b>300,000</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)	320,000	320,000	640,000	352,000	352,000	704,000	387,200	387,200	774,400
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>327,200</b>	<b>327,200</b>	<b>654,400</b>	<b>359,560</b>	<b>359,560</b>	<b>719,120</b>	<b>395,138</b>	<b>395,138</b>	<b>782,355</b>
<b>Less: Cost of sales</b>									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
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>232,000</b>	<b>232,000</b>	<b>464,000</b>	<b>243,600</b>	<b>243,600</b>	<b>487,200</b>	<b>255,780</b>	<b>255,780</b>	<b>511,560</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>95,200</b>	<b>95,200</b>	<b>190,400</b>	<b>115,960</b>	<b>115,960</b>	<b>231,920</b>	<b>139,358</b>	<b>139,358</b>	<b>270,795</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
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>36,700</b>	<b>36,700</b>	<b>73,400</b>	<b>37,485</b>	<b>37,485</b>	<b>74,970</b>	<b>38,324</b>	<b>38,324</b>	<b>76,649</b>
<b>(C-D)Net Profit:</b>	<b>58,500</b>	<b>58,500</b>	<b>117,000</b>	<b>78,475</b>	<b>78,475</b>	<b>156,950</b>	<b>101,034</b>	<b>101,034</b>	<b>202,068</b>
<b>Retained Income:</b>			<b>117,000</b>			<b>156,950</b>			<b>202,068</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.)***

	Year 1	Year 2	Year 3
<b>Cash inflow</b>			
Opening Balance	-	297,000	413,950
Capital Infusion by Udyokta	120,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	654,400	719,120	782,355
<b>Total Receipts</b>	<b>874,400</b>	<b>1,016,120</b>	<b>1,196,305</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	73,400	74,970	76,649
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>577,400</b>	<b>602,170</b>	<b>628,209</b>
<b>Closing Balances</b>	<b>297,000</b>	<b>413,950</b>	<b>568,096</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 14<sup>th</sup> Ex. SB Design Lab on Feb 29, 2016  
at Grameen Kalyan

Thank you

# Proposed Shade place



# Existing Shade

















# Nu with his Father & Mother



# NU With his Mother





**Thank You**