



## Grameen kalyan

*Proposed NU Business Name : Ali cow fattening farm*



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

Name and address	: Md Ali Hossan Vill : Kolabaria (Poshimpara), Post: Jogoti Thana : Mirpur, District: Kushtia
Age	: 29 Years.
Marital status	: married.
Children	: Nil
No. of siblings:	: 2 (two) brothers & 4(four) 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. Alewa Begum : Md.Lokman shek : Branch: poradhah, Group #07, Centro# 48/M, Loan no. 6624 Member since: 2002 , First loan: Tk. 3,000, Last GB loan: 20,000, Outstanding: 1468. : NU Himself : 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.)	:	Agricultural 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 fifteen years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Cow business & Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01937224283 / 01949142013
National ID number	:	5019480393017
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 2002. At first she took GB loan BDT 3,000 (three 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**

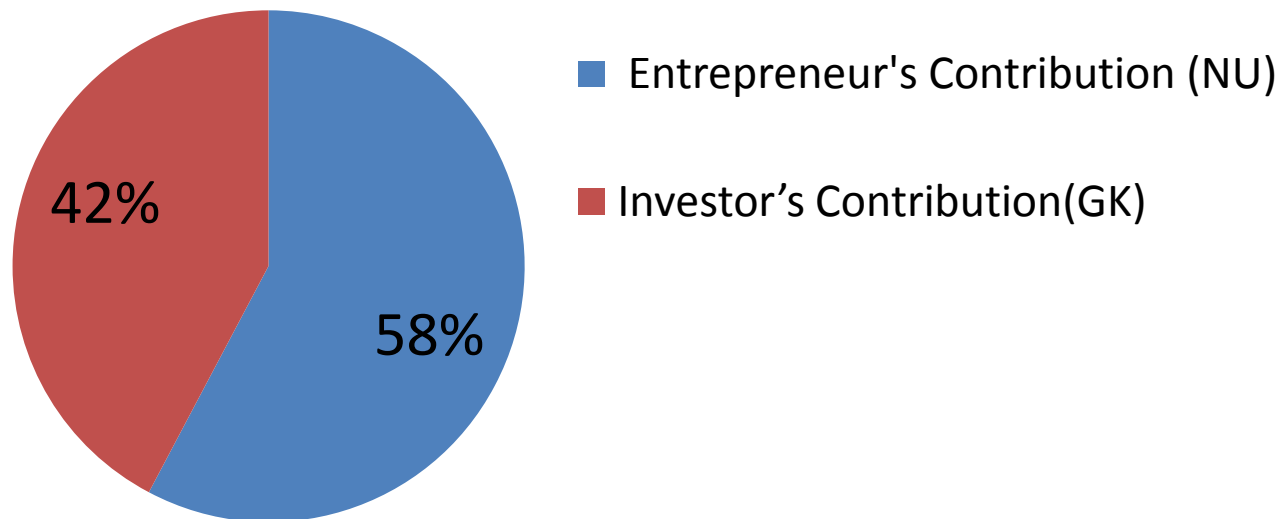
Business Name	:	Ali cow fattening Farm.
Address/ Location	:	Vill: Kolabaria, Post: Jogoti Thana Mirpur, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,84,000/-</b>
Financing	:	Self financing: <b>BDT: 1,64,000/-</b> Required Investment: <b>BDT: 1,20,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 4000</b> (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 march,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)	45,000	-	-	45,000
Cow(four cows)	40,000	0	120,000	160,000
4 Cows feeding for six month	-	72,000	0	72,000
Medicine	0	4,000	0	4,000
Cash in hand	3,000	0	0	3,000
<b>Total Capital</b>	<b>88,000</b>	<b>76,000</b>	<b>120,000</b>	<b>284,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	164,000	58
Investor's Contribution(GK)	120,000	42
<b>Total Investment</b>	<b>284,000</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	15,876
<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>790,276</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>278,716</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Doctors and Medicine	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	24,000	24,000	48,000	30,000	30,000	60,000	36,000	36,000	72,000
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>37,700</b>	<b>37,700</b>	<b>75,400</b>	<b>44,770</b>	<b>44,770</b>	<b>89,540</b>	<b>51,947</b>	<b>51,947</b>	<b>103,894</b>
<b>(C-D)Net Profit:</b>	<b>57,500</b>	<b>57,500</b>	<b>115,000</b>	<b>71,190</b>	<b>71,190</b>	<b>142,380</b>	<b>87,411</b>	<b>87,411</b>	<b>174,822</b>
<b>Retained Income:</b>			<b>115,000</b>			<b>142,380</b>			<b>174,822</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	190,000	284,380
Capital infusion by investor	120,000	0	0
Sales	654,400	719,120	790,276
Total receipts	777,400	909,120	1,074,656
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	75,400	89,540	103,894
Payback to investor	48,000	48,000	48,000
Total payment	587,400	624,740	663,454
Closing Balances	190,000	284,380	411,202

# 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 14<sup>th</sup> Ex. SB Design Lab on Feb 29, 2016  
at Grameen Kalyan

Thank you

# Pictures

# Existing Shade













# NU With his Mother



**Thank You**