



## Grameen kalyan

*Proposed NU Business Name : Sovon cow fattening farm*



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

Name and address	: Md Sovon Islam Vill : Takimara, Post: Boria Thana : Kushtia, District: Kushtia
Age	: 18Years.
Marital status	: Unmarried.
No. of siblings:	: 2 (Two) brothers & 1 (one) sister.
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. Rena Khatun : Md.Taizal Pramanik : Branch: Alampur, Group #07, Centro# 29/M, Loan no. 3351 Member since: 2011 , First loan: Tk. 10,000, Last GB loan: 20,000, Outstanding: 18,075. : Father : 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 two 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	:	01937240266
National ID number	:	19975017950036838
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 2011. At first she took GB loan BDT 10,000 (ten 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**

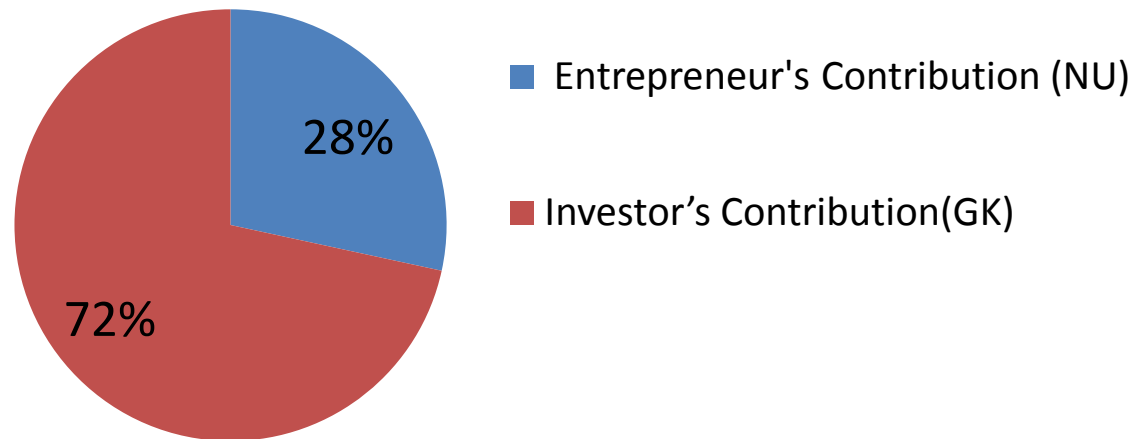
Business Name	:	Sovon Cow Fattening Farm.
Address/ Location	:	Vill: Takimara, Post: Boria Thana kushtia, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 1,62,000/-</b>
Financing	:	Self financing: <b>BDT: 46,000/-</b> Required Investment: <b>BDT: 1,16,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT <b>2000</b> (Two thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 2 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 February,2016.<sup>5</sup></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 (Repair)	10,000	30,000	-	40,000
Cow(two cows)	-	0	80,000	80,000
3 Cows feeding for six month	-	0	36,000	36,000
Medicine	0	3,000	0	3,000
Cash in hand	-	3,000	0	3,000
<b>Total Capital</b>	<b>10,000</b>	<b>36,000</b>	<b>116,000</b>	<b>162,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	46,000	28
Investor's Contribution(GK)	116,000	72
<b>Total Investment</b>	<b>162,000</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)	160,000	160,000	320,000	176,000	176,000	352,000	193,600	193,600	387,200
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
<b>(A) Total Revenue</b>	<b>163,600</b>	<b>163,600</b>	<b>327,200</b>	<b>179,780</b>	<b>179,780</b>	<b>359,560</b>	<b>197,569</b>	<b>197,569</b>	<b>395,138</b>
<b>Less: Cost of sales</b>									
Cow Cost	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
Cow Food	36,000	36,000	72,000	37,800	37,800	75,600	39,690	39,690	79,380
<b>(B) Total Cost of Sales</b>	<b>116,000</b>	<b>116,000</b>	<b>232,000</b>	<b>121,800</b>	<b>121,800</b>	<b>243,600</b>	<b>127,890</b>	<b>127,890</b>	<b>255,780</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>47,600</b>	<b>47,600</b>	<b>95,200</b>	<b>57,980</b>	<b>57,980</b>	<b>115,960</b>	<b>69,679</b>	<b>69,679</b>	<b>139,358</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Doctors and Medicine	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	12,000	12,000	24,000	18,000	18,000	36,000	24,000	24,000	48,000
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	2700	2700	5,400	2,700	2,700	5,400	2,700	2,700	5,400
<b>Total Operating Cost (D)</b>	<b>21,400</b>	<b>21,400</b>	<b>42,800</b>	<b>28,070</b>	<b>28,070</b>	<b>56,140</b>	<b>34,807</b>	<b>34,807</b>	<b>69,614</b>
<b>(C-D)Net Profit:</b>	<b>26,200</b>	<b>26,200</b>	<b>52,400</b>	<b>29,910</b>	<b>29,910</b>	<b>59,820</b>	<b>34,872</b>	<b>34,872</b>	<b>69,744</b>
<b>Retained Income:</b>			<b>52,400</b>			<b>59,820</b>			<b>69,744</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	0	168,000	181,420
Capital infusion by UDOYKTA	46,000		
Capital infusion by investor	116,000	0	0
Sales	327,200	359,560	395,138
Total receipts	489,200	527,560	576,558
<b>Cash Outflow:</b>			
Cost of goods sold	232,000	243,600	255,780
Operating expenses	42,800	56,140	69,614
Payback to investor	46,400	46,400	46,400
Total payment	321,200	346,140	371,794
Closing Balances	168,000	181,420	204,764

# 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 parents



**Thank You**