



**Grameen kalyan**

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



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

Name and address	:	Md. Sohel Rana Vill : Barokhada,Post:Jugiya Thana : Kushtia sador, District: Kushtia
Age	:	23Years
Marital status	:	Unmarried
No. of siblings:	:	1 (one) brother & 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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Sahida Khatun</p> <p>Md.Sadar Uddin</p> <p>Branch: Barokhada , Group #06, Centro# 274/M, Loan no. 9942/1</p> <p>Member since: 2007 , First loan: Tk. 5000, Last GB loan: 20,000, Outstanding: All Paid</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	S.S.C

## ***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 five years experience.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01965108588
National ID number	:	19935017925000086
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 2007. At first she took GB loan BDT 5,000 (five thousand) and used agriculture farming . Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

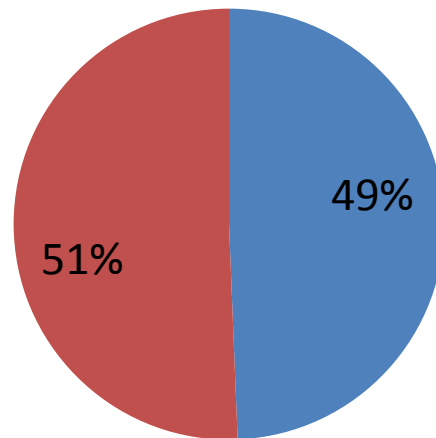
Business Name	:	<i>Shahida</i> Cow Fattening Farm
Address/ Location	:	Vill: Barokhada, Post:Jugiya Thana: kushtia, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,37,000/-</b>
Financing	:	Self financing: <b>BDT: 1,17,000/-</b> Required Investment: <b>BDT: 1,20,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 2000</b> (two thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 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 as soon as possible in 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 (Repair)	10,000	40,000	-	50,000
Cow(three cows)	-	0	120,000	120,000
3 Cows feeding for six month	-	54,000	0	54,000
Water supply motor		7,000		7,000
Fan		3,000		3,000
Medicine	0	3,000	0	3,000
<b>Total Capital</b>	<b>10,000</b>	<b>107,000</b>	<b>120,000</b>	<b>237,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	117,000	49
Investor's Contribution(GK)	120,000	51
<b>Total Investment</b>	<b>237,000</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)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
<b>(A) Total Revenue</b>	<b>245,400</b>	<b>245,400</b>	<b>490,800</b>	<b>269,670</b>	<b>269,670</b>	<b>539,340</b>	<b>296,354</b>	<b>296,354</b>	<b>592,707</b>
<b>Less: Cost of sales</b>									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
<b>(B) Total Cost of Sales</b>	<b>174,000</b>	<b>174,000</b>	<b>348,000</b>	<b>182,700</b>	<b>182,700</b>	<b>365,400</b>	<b>191,835</b>	<b>191,835</b>	<b>383,670</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>71,400</b>	<b>71,400</b>	<b>142,800</b>	<b>86,970</b>	<b>86,970</b>	<b>173,940</b>	<b>104,519</b>	<b>104,519</b>	<b>209,037</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
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	12,000	12,000	24,000	18,000	18,000	36,000
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>23,400</b>	<b>23,400</b>	<b>46,800</b>	<b>24,270</b>	<b>24,270</b>	<b>48,540</b>	<b>31,227</b>	<b>31,227</b>	<b>62,454</b>
<b>(C-D)Net Profit:</b>	<b>48,000</b>	<b>48,000</b>	<b>96,000</b>	<b>62,700</b>	<b>62,700</b>	<b>125,400</b>	<b>73,292</b>	<b>73,292</b>	<b>146,583</b>
<b>Retained Income:</b>			<b>96,000</b>			<b>125,400</b>			<b>146,583</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><u>Cash inflow:</u></b>			
Opening Balance	0	275,000	352,400
Capital infusion by UDYOKTA	107,000		
Capital infusion by investor	120,000	0	0
Sales	490,800	539,340	592,707
Total receipts	717,800	814,340	945,107
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	46,800	48,540	62,454
Payback to investor	48,000	48,000	48,000
Total payment	442,800	461,940	494,124
Closing Balances	275,000	352,400	450,983

# 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 16<sup>th</sup> Ex. SB Design Lab on March 28,  
2016 at Grameen Kalyan

Thank you

# Pictures

# Existing Shade











# NU With his Mother



**Thank You**