



**Grameen kalyan**

*Proposed NU Business Name : Nasir cow fattening farm*



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

Name and address	:	Md. Nasir Uddin Vill : Dohokhola, Post: Dohokhola Thana :Kushtia , District: Kushtia
Age	:	23 years
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3(Three) Brother's & 3(Three) sister's
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. Romela Khatun.
(iii) Father's name	:	Md. Azibar Malitha
(iv) GB member's info	:	Branch: Alampur, Group #04, Centre# 45/M, Loan no. 4008 Member since: 2005, First loan: Tk. 5,000, Last GB loan: 8,000, Outstanding: 5008
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 eight

## ***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 Seven years experience
Other Own/Family Sources of Income	:	Father's income from cow business & agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01745300122
National ID number	:	19925017918000085
NU Project Source/Reference	:	GK/ Kushtia Unit,Md . Sayeem Uddin (2346).

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 5,000 (Five thousand) and bought a goat. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

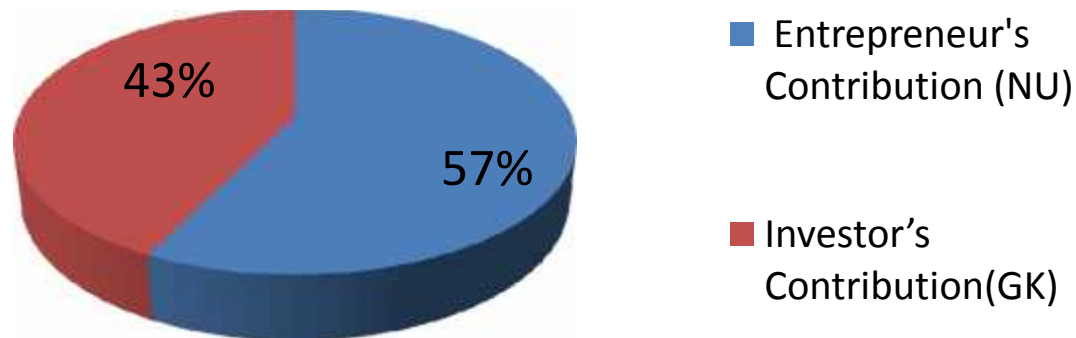
Business Name	:	<b>Nasir cow fattening farm</b>
Address/ Location	:	Vill: Dohokhola, Post: Dohokhola Thana: Kushtia, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,82,000/-</b>
Financing	:	Self financing: <b>BDT: 1,62,000/-</b> Required Investment: <b>BDT: 1,20,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 3000</b> (Three 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 sale 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,2016.</li> </ul>

## ***PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed Business (BDT)</b>		<b>Total (BDT)</b>
		<b>NU</b>	<b>Investor</b>	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4(1+2+3)</b>
<b>Investments in different categories:</b>				
Cow shade (Repair)	15,000	20,000	-	35,000
Cost of 4 cows (Tk. 40,000 per Cow)	40,000	0	120,000	160,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	72,000	0	72,000
Medicine	0	4,000	0	4,000
Water supply motor	-	7,000	0	7,000
Cash in hand	4,000	0	0	4,000
<b>Total Capital</b>	<b>58,000</b>	<b>103,000</b>	<b>120,000</b>	<b>282,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	162,000	57
Investor's Contribution(GK)	120,000	43
<b>Total Investment</b>	<b>282,000</b>	<b>100%</b>



# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

<b>Particulars</b>	<b>Year 1 (BDT)</b>			<b>Year 2 (BDT)</b>			<b>Year 3 (BDT)</b>		
	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	18,000	18,000	36,000	18,000	18,000	36,000	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	1500	1500	3,000	1,500	1,500	3,000	1,500	1,500	3,000
<b>Total Operating Cost (D)</b>	<b>30,200</b>	<b>30,200</b>	<b>60,400</b>	<b>31,270</b>	<b>31,270</b>	<b>62,540</b>	<b>32,447</b>	<b>32,447</b>	<b>64,894</b>
<b>(C-D)Net Profit:</b>	<b>65,000</b>	<b>65,000</b>	<b>130,000</b>	<b>84,690</b>	<b>84,690</b>	<b>169,380</b>	<b>106,911</b>	<b>106,911</b>	<b>213,822</b>
<b>Retained Income:</b>			<b>130,000</b>			<b>169,380</b>			<b>213,822</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	4,000	309,000	430,380
Capital infusion by Udoykta	103,000		
Capital infusion by investor	120,000	0	0
Sales	654,400	719,120	790,276
Total receipts	881,400	1,028,120	1,220,656
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	60,400	62,540	64,894
Payback to investor	48,000	48,000	48,000
Total payment	572,400	597,740	624,454
Closing Balance	309,000	430,380	596,202

# 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 19<sup>th</sup> Ex. SB Design Lab on May 18,  
2016 at Grameen Kalyan

Thank you









# Mother and me

