



## Grameen kalyan

*Proposed NU Business Name:* **Saddam cow fattening farm**



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

Name and address	: Md. Saddam Hosen Vill : Baradi, Post: Koya Thana:Kumarkhali , District: Kushtia
Age	: 23 years.
Marital status	: Married.
Children	1(one)Daughter.
No. of siblings:	: 1(one)Brothers & 3(three) 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. Raba Begum : Md. Bazlur Rahaman : Branch: Sheladia, Group # 8, Centro# 65/M, Loan no. 8765 Member since: 2010, First loan: Tk. 3,000, Last GB loan: 10,000, Outstanding: 9780  : 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.)	:	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 two years experience
Other Own/Family Sources of Income	:	Father's income from agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01780539241
National ID number	:	1994501715000048
NU Project Source/Reference	:	GK/Kushtia Unit,Md. Habibur Rahman (2478)

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

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 3,000 (three thousand) and used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

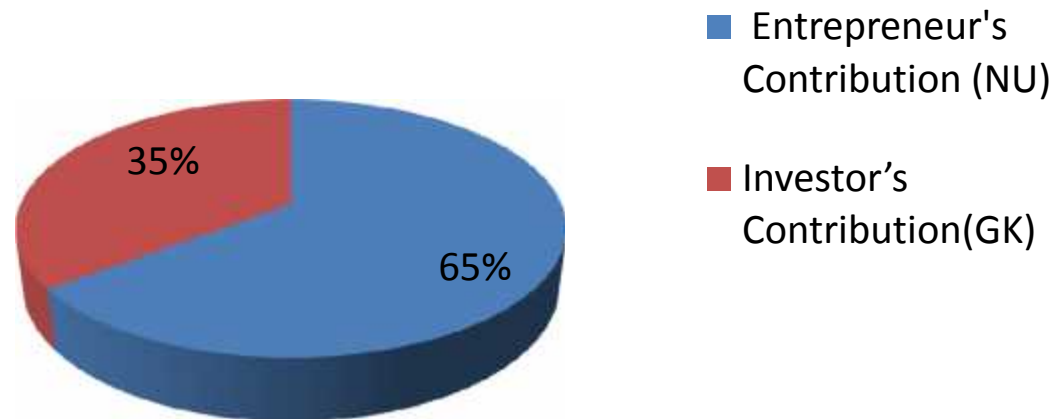
Business Name	:	<b>Saddam cow fattening farm</b>
Address/ Location	:	Vill: Baradi, Post: Koya Thana: Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,83,000/-</b>
Financing	:	Self financing: <b>BDT: 1,83,000/-</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 3000</b> (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 50,000/- 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 20,000-;</li> <li>➤ Selling price of each cow after every cycle BDT 90,000/-;</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)	20,000	40,000	-	60,000
Cost of 3 cows (Tk. 50,000 per Cow)	50,000	0	100,000	150,000
Working Capital (Feeding Cost per cow 20000 per six month)	20,000	40,000		60,000
Medicine	0	3,000	0	3,000
Water supply motor	-	7,000	0	7,000
Fan		3,000		3,000
<b>Total Capital</b>	<b>90,000</b>	<b>93,000</b>	<b>100,000</b>	<b>283,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	183,000	65
Investor's Contribution(GK)	100,000	35
<b>Total Investment</b>	<b>283,000</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)	270,000	270,000	540,000	297,000	297,000	594,000	326,700	326,700	653,400
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>275,400</b>	<b>275,400</b>	<b>550,800</b>	<b>302,670</b>	<b>302,670</b>	<b>605,340</b>	<b>332,654</b>	<b>332,654</b>	<b>665,307</b>
<b>Less: Cost of sales</b>									
Cow Cost	150,000	120,000	270,000	157,500	126,000	283,500	165,375	132,300	297,675
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
<b>(B) Total Cost of Sales</b>	<b>210,000</b>	<b>180,000</b>	<b>390,000</b>	<b>220,500</b>	<b>189,000</b>	<b>409,500</b>	<b>231,525</b>	<b>198,450</b>	<b>429,975</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>65,400</b>	<b>95,400</b>	<b>160,800</b>	<b>82,170</b>	<b>113,670</b>	<b>195,840</b>	<b>101,129</b>	<b>134,204</b>	<b>235,332</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	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>28,200</b>	<b>28,200</b>	<b>56,400</b>	<b>29,070</b>	<b>29,070</b>	<b>58,140</b>	<b>30,027</b>	<b>30,027</b>	<b>60,054</b>
<b>(C-D)Net Profit:</b>	<b>37,200</b>	<b>67,200</b>	<b>104,400</b>	<b>53,100</b>	<b>84,600</b>	<b>137,700</b>	<b>71,102</b>	<b>104,177</b>	<b>175,278</b>
<b>Retained Income:</b>	<b>104,400</b>		<b>137,700</b>			<b>175,278</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		257,400	355,100
Capital infusion by Udyokta	93,000		
Capital infusion by investor	100,000	0	0
Sales	550,800	605,340	665,307
<b>Total receipts</b>	<b>743,800</b>	<b>862,740</b>	<b>1,020,407</b>
<b>Cash Outflow:</b>			
Cost of goods sold	390,000	409,500	429,975
Operating expenses	56,400	58,140	60,054
Payback to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>486,400</b>	<b>507,640</b>	<b>530,029</b>
Closing Balance	257,400	355,100	490,378

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

Thank you













# Mother and me

