



**Grameen kalyan**

*Proposed NU Business Name :Asa Cow Fattening Farm*



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

Name and address	:	Mst.Asa Khatun Vill : Monohorpur ,Post: Tebuniya, Thana: Pabna, District:Pabna
Age	:	18 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	1 (One) Brother and 2(two) 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. Momena khatun. Md.Akbor Ali. Branch: Devuttor, Group #02, Centro# 71/M, Loan no 6663/1 Member since: 2011 , First loan: Tk.40,000, Last GB loan: 5,000, Outstanding 1,400 Father. No Nil Nil Nil
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.)	:	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 three years cow rearing experiences.
Other Own/Family Sources of Income	:	Father's income from Agriculture work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01758-553878
National ID number	:	19977615577022531
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit, Pabna.(FS: Rafiqul Islam-2725)

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

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 40,000 (Forty thousand) and used cow rearing business. Subsequently she borrowed loan from GB for several times for different activities including agriculture work.

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

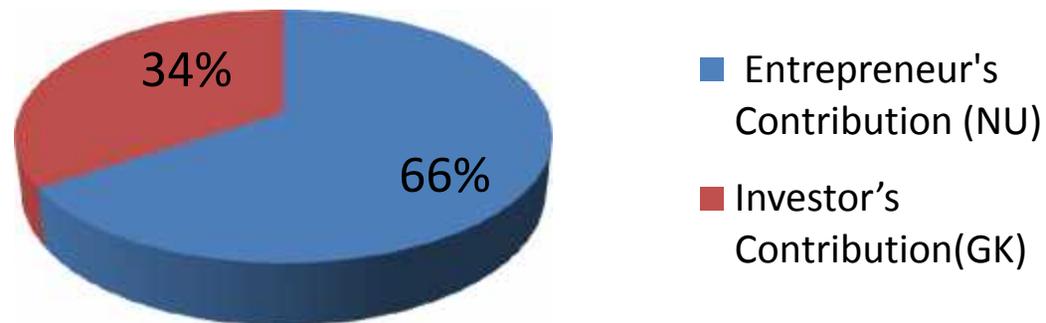
Business Name	:	<b>A sa Cow Fattening Farm.</b>
Address/ Location	:	Vill: Monohorpur, Post: tebuniyal. Thana : Pabna, District: pabna
Total Investment in BDT	:	<b>BDT: 2,91,000</b>
Financing	:	Self financing: <b>BDT: 1,91,000</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 4000</b> (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 50,000/- 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 1,00,000/-</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 in July, 2016</li> </ul>

## ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade (Repair)	-	50,000	0	50,000
Cost of 3 cows (Tk. 50,000 per Cow)	50,000	0	100,000	150,000
Fan 02 Pieces	-	4,000	0	4,000
Working Capital (Feeding Cost per cow 18000 per six month)		54,000	0	54,000
Water supply motor & Fittings	-	20,000	0	20,000
medicine and doctor		3,000		3,000
Cash in hand	-	10000		10000
<b>Total Capital</b>	<b>50,000</b>	<b>141,000</b>	<b>100,000</b>	<b>291,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	191,000	66
Investor's Contribution(GK)	100,000	34
<b>Total Investment</b>	<b>291,000</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)	300,000	300,000	600,000	330,000	330,000	660,000	363,000	363,000	726,000
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	5,971
<b>(A) Total Revenue</b>	<b>305,400</b>	<b>305,400</b>	<b>610,800</b>	<b>335,670</b>	<b>335,670</b>	<b>671,340</b>	<b>368,954</b>	<b>368,954</b>	<b>731,971</b>
<b>Less: Cost of sales</b>									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
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>204,000</b>	<b>204,000</b>	<b>408,000</b>	<b>214,200</b>	<b>214,200</b>	<b>428,400</b>	<b>224,910</b>	<b>224,910</b>	<b>449,820</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>101,400</b>	<b>101,400</b>	<b>202,800</b>	<b>121,470</b>	<b>121,470</b>	<b>242,940</b>	<b>144,044</b>	<b>144,044</b>	<b>282,151</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
<b>Non Cash Item:</b>									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
<b>Total Operating Cost (D)</b>	<b>35,100</b>	<b>35,100</b>	<b>70,200</b>	<b>35,805</b>	<b>35,805</b>	<b>71,610</b>	<b>36,560</b>	<b>36,560</b>	<b>73,121</b>
<b>(C-D)Net Profit:</b>	<b>66,300</b>	<b>66,300</b>	<b>132,600</b>	<b>85,665</b>	<b>85,665</b>	<b>171,330</b>	<b>107,483</b>	<b>107,483</b>	<b>214,967</b>
<b>Retained Income:</b>			<b>132,600</b>			<b>171,330</b>			<b>214,967</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.)***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Cash inflow</b>			
Opening Balance	0	333,600	464,930
Capital Infusion by Udyokta	141000	0	0
Capital Infusion by Investor	100000	0	0
Sales	610,800	671,340	731,971
<b>Total Receipts</b>	<b>851,800</b>	<b>1,004,940</b>	<b>1,196,901</b>
<b>Cash Outflow:</b>			
Cost of goods sold	408,000	428,400	449,820
Operating expenses	70,200	71,610	73,121
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>518,200</b>	<b>540,010</b>	<b>562,941</b>
<b>Closing Balance</b>	<b>333,600</b>	<b>464,930</b>	<b>633,960</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Ownership in his own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Shortage of foods in rainy season.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local Veterinary Doctors;</li><li><input type="checkbox"/> This area is famous for cattle fattening;</li><li><input type="checkbox"/> Investor's money will be payback in three years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Disease.</li></ul>

Presented at 24<sup>th</sup> Ex. SB Design Lab on June 20,  
2016 at Grameen Kalyan

Thank you

# Existing Shade







# Nu with Her father



# NU With her & MOTHER



**Thank You**