



**Grameen kalyan**

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



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

Name and address	:	Mst.Bonna Akter Nodi Vill : Monohorpur, Post: Tebuniya Thana : Pabna, District:Pabna
Age	:	20 Years.
Marital status	:	Married.
Children	:	Nil
No. of siblings:	:	3(three) 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. Nasima khatun. Md. Razzak Sordar Branch: Devuttor, Group #02, Centre# 71/M, Loan no 1003/1 Member since: 2001 , First loan: Tk.5,000, Last GB loan: 24,000, Outstanding 8,300 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 cow rearing experiences.
Other Own/Family Sources of Income	:	Father's income from Agricultural work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01734-434478
National ID number	:	19967615577022308
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit, Pabna.(FS: Juyel Sheikh-2724)

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

Entrepreneur's Mother is a GB member since 2001. At first she took GB loan BDT 5,000 (Five thousand) and used land purchase. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business

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

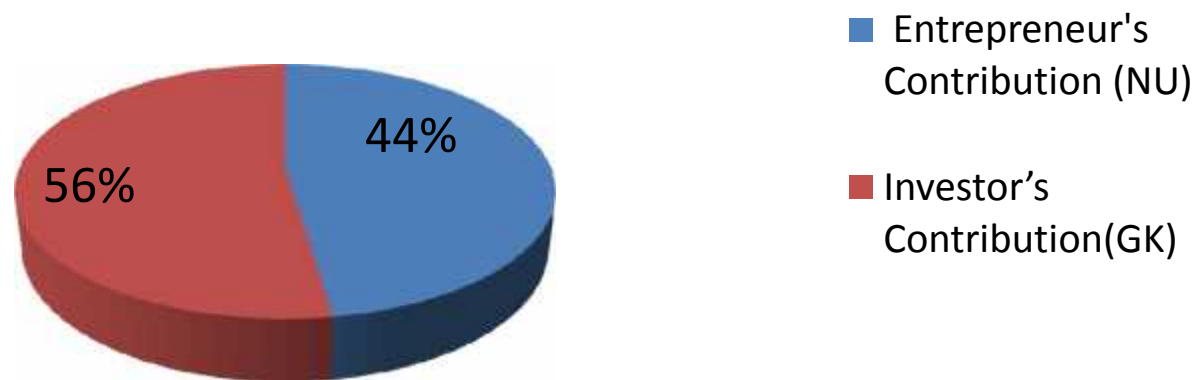
Business Name	:	<b>Nodi Cow Fattening Farm.</b>
Address/ Location	:	Vill: Monohorpur, Post: Tebuniya Thana : Pabna, District: Pabna
Total Investment in BDT	:	<b>BDT: 1,77,000</b>
Financing	:	Self financing: <b>BDT: 77,000</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 3000</b> (three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 2 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 20,000-;</li> <li>➤ Selling price of each cow after every cycle BDT 95,000/-</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	20,000	0	0	20,000
Cost of 2 cows (Tk. 50,000 per Cow)	-	0	100,000	100,000
Fan 01 Piece	-	2,000	0	2,000
Working Capital (Feeding Cost per cow 20000 per six month)		40,000	0	40,000
Water supply motor & Fittings	-	7,000	0	7,000
medicine and doctor		3,000		3,000
Cash in hand	-	5000		5000
<b>Total Capital</b>	<b>20,000</b>	<b>57,000</b>	<b>100,000</b>	<b>177,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	77,000	44
Investor's Contribution(GK)	100,000	56
<b>Total Investment</b>	<b>177,000</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)	190,000	190,000	380,000	209,000	209,000	418,000	229,900	229,900	459,800
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	3,986
<b>(A) Total Revenue</b>	<b>193,600</b>	<b>193,600</b>	<b>387,200</b>	<b>212,780</b>	<b>212,780</b>	<b>425,560</b>	<b>233,869</b>	<b>233,869</b>	<b>463,786</b>
<b>Less: Cost of sales</b>									
Cow Cost	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
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>136,000</b>	<b>136,000</b>	<b>272,000</b>	<b>142,800</b>	<b>142,800</b>	<b>285,600</b>	<b>149,940</b>	<b>149,940</b>	<b>299,880</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>57,600</b>	<b>57,600</b>	<b>115,200</b>	<b>69,980</b>	<b>69,980</b>	<b>139,960</b>	<b>83,929</b>	<b>83,929</b>	<b>163,906</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	2,400	2,400	4,800	2,520	2,520	5,040	2,646	2,646	5,292
Doctors and Medicine	2,000	2,000	4,000	2,100	2,100	4,200	2,205	2,205	4,410
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
<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>27,500</b>	<b>27,500</b>	<b>55,000</b>	<b>28,125</b>	<b>28,125</b>	<b>56,250</b>	<b>28,796</b>	<b>28,796</b>	<b>57,593</b>
<b>(C-D)Net Profit:</b>	<b>30,100</b>	<b>30,100</b>	<b>60,200</b>	<b>41,855</b>	<b>41,855</b>	<b>83,710</b>	<b>55,133</b>	<b>55,133</b>	<b>110,266</b>
<b>Retained Income:</b>			<b>60,200</b>			<b>83,710</b>			<b>110,266</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	177,200	220,910
Capital Infusion by Udyokta	57,000	0	0
Capital Infusion by Investor	100,000	0	0
Sales	387,200	425,560	463,786
<b>Total Receipts</b>	<b>544,200</b>	<b>602,760</b>	<b>684,696</b>
<b><u>Cash Outflow:</u></b>			
	-	-	-
Cost of goods sold	272,000	285,600	299,880
Operating expenses	<b>55,000</b>	<b>56,250</b>	<b>57,593</b>
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>367,000</b>	<b>381,850</b>	<b>397,473</b>
<b>Closing Balance</b>	<b>177,200</b>	<b>220,910</b>	<b>287,223</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 26<sup>th</sup> Ex. SB Design Lab on 16<sup>th</sup> July ,  
2016 at Grameen Kalyan

Thank you

# Existing business photo







# Nu with her Father and Mother



# NU with her Mother



**Thank You**