



**Grameen kalyan**

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



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

Name and address	:	Sayeed Anower shayon. Vill:kabur hat, Post:jogoti. Thana: Kushtia, District: Kushtia
Age	:	21 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	1 (one) Brother 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	:	<p>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Mst. Selina khatun.</p> <p>Md. Hedayetul Islam.</p> <p>Branch: poradha, Group # 09, Centre # 75/M, Loan no: 10526/2</p> <p>Member since: 2000 , First loan: Tk. 5,000, Last GB loan: 10,000, Outstanding: 6920.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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 three years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agriculture business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01918687106.
National ID number	:	19955017950036888.
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Habibur Rahaman(2478).

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

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 5,000 (five thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

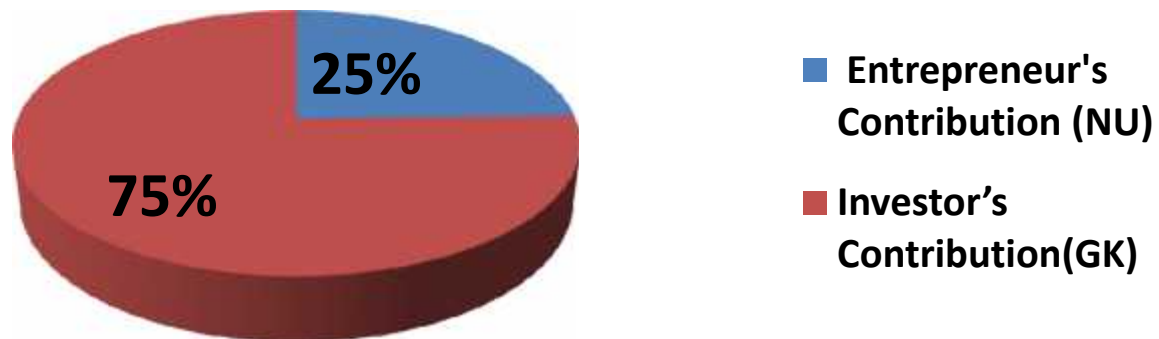
Business Name	:	<b>Shayon Cow Fattening Farm.</b>
Address/ Location	:	Vill: kaburhat, Post: jogoti. Thana: Kushtia, District: Kushtia
Total Investment in BDT	:	<b>BDT: 1,54,000/-</b>
Financing	:	Self financing: <b>BDT: 38,000/-</b> Required Investment: <b>BDT: 1,16,000/-</b>
Present salary	:	Nil
Proposed 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. 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 is as soon as possible.</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)	5,000	20,000	0	25,000
Cost of 2 cows (Tk. 40,000 per Cow)	-	0	80,000	80,000
Fan 01 Piece	-	3,000	0	3,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	0	36,000	36,000
Medicine		3,000		3,000
Water supply motor & Fittings	-	7,000	0	7,000
<b>Total Capital</b>	<b>5,000</b>	<b>33,000</b>	<b>116,000</b>	<b>154,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	38,000	25
Investor's Contribution(GK)	116,000	75
<b>Total Investment</b>	<b>154,000</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)	160,000	160,000	320,000	176,000	176,000	352,000	193,600	193,600	387,200
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
<b>(A) Total Revenue</b>	<b>163,600</b>	<b>163,600</b>	<b>327,200</b>	<b>179,780</b>	<b>179,780</b>	<b>359,560</b>	<b>197,569</b>	<b>197,569</b>	<b>395,138</b>
<b>Less: Cost of sales</b>									
Cow Cost	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
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>116,000</b>	<b>116,000</b>	<b>232,000</b>	<b>121,800</b>	<b>121,800</b>	<b>243,600</b>	<b>127,890</b>	<b>127,890</b>	<b>255,780</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>47,600</b>	<b>47,600</b>	<b>95,200</b>	<b>57,980</b>	<b>57,980</b>	<b>115,960</b>	<b>69,679</b>	<b>69,679</b>	<b>139,358</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	2,000	2,000	4,000	2,100	2,100	4,200	2,205	2,205	4,410
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	12,000	12,000	24,000	12,000	12,000	24,000	12,000	12,000	24,000
<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>20,800</b>	<b>20,800</b>	<b>41,600</b>	<b>21,390</b>	<b>21,390</b>	<b>42,780</b>	<b>22,025</b>	<b>22,025</b>	<b>44,049</b>
<b>(C-D)Net Profit:</b>	<b>26,800</b>	<b>26,800</b>	<b>53,600</b>	<b>36,590</b>	<b>36,590</b>	<b>73,180</b>	<b>47,655</b>	<b>47,655</b>	<b>95,309</b>
<b>Retained Income:</b>	<b>53,600</b>		<b>73,180</b>			<b>95,309</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	-	156,200	182,980
Capital Infusion by Udyokta	33,000	-	-
Capital Infusion by Investor	116,000	-	-
Sales	327,200	359,560	395,138
<b>Total Receipts</b>	<b>476,200</b>	<b>515,760</b>	<b>578,118</b>
<b><i>Cash Outflow:</i></b>			
Cost of goods sold	232,000	243,600	255,780
Operating expenses	41,600	42,780	44,049
Return to investor	46,400	46,400	46,400
<b>Total payment</b>	<b>320,000</b>	<b>332,780</b>	<b>346,229</b>
<b>Closing Balance</b>	<b>156,200</b>	<b>182,980</b>	<b>231,889</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 27<sup>th</sup> Ex. SB Design Lab on 17<sup>th</sup> July,  
2016 at Grameen Kalyan

Thank you

# Existing Shade







# NU With his Mother



**Thank You**