



**Grameen kalyan**

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



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

Name and address	:	Md. Fazlul Sarder Vill : Kallanpur, Post: Hashimpur Thana : Kumarkhali, District: Kushtia
Age	:	28 Years.
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	02 (Two) Brothers
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. Sahida Khatun</p> <p>Md. Aber Sarder</p> <p>Branch: Shilaidah, Group #04, Centre# 43/M, Loan no. 6419/1</p> <p>Member since: 2011, First loan: Tk. 10,000, Last GB loan: 8,000, Outstanding: 1,000.</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Signature Knowledge

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural work & cow fattening
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 Ten years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from agricultural work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01772092150
National ID number	:	5017194523619
NU Project Source/Reference	:	GK/Kum/Md. Rashidul Islam/2555

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

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 10,000 (Ten thousand) and used agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

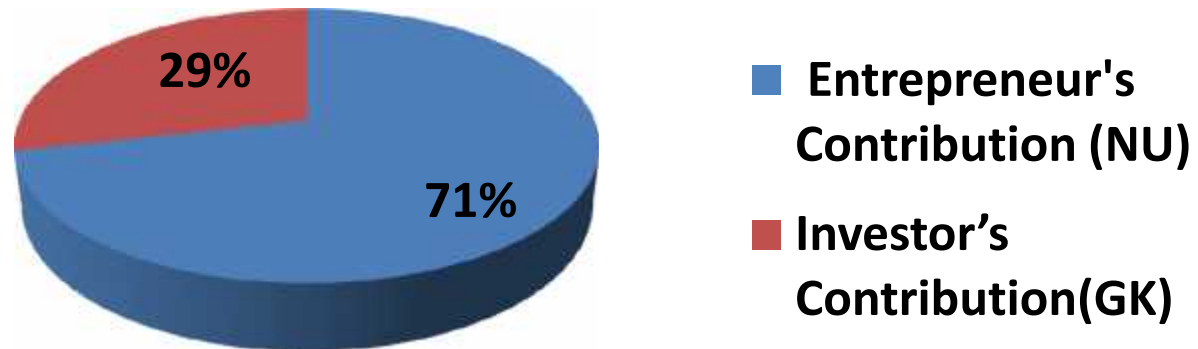
Business Name	:	<b>Jannat Cow Fattening Farm</b>
Address/ Location	:	Vill: Majgram, Post: Shilaidah Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,50,000</b>
Financing	:	Self financing: <b>BDT: 2,50,000</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT <b>3000</b> (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 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 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 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)	-	50,000	-	50,000
Cost of 4 cows (Tk. 50,000 per Cow)	100,000	-	100,000	200,000
Fan 01 Piece	-	3,000	-	3,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	80,000	-	80,000
Water supply motor & Fittings	-	7,000	-	7,000
Cash in hand	-	10,000	-	10,000
<b>Total Capital</b>	<b>100,000</b>	<b>150,000</b>	<b>100,000</b>	<b>350,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	250,000	71
Investor's Contribution(GK)	100,000	29
<b>Total Investment</b>	<b>350,000</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)	360,000	360,000	720,000	396,000	396,000	792,000	435,600	435,600	871,200
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>367,200</b>	<b>367,200</b>	<b>734,400</b>	<b>403,560</b>	<b>403,560</b>	<b>807,120</b>	<b>443,538</b>	<b>443,538</b>	<b>887,076</b>
<b>Less: Cost of sales</b>									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
<b>(B) Total Cost of Sales</b>	<b>280,000</b>	<b>280,000</b>	<b>560,000</b>	<b>294,000</b>	<b>294,000</b>	<b>588,000</b>	<b>308,700</b>	<b>308,700</b>	<b>617,400</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>87,200</b>	<b>87,200</b>	<b>174,400</b>	<b>109,560</b>	<b>109,560</b>	<b>219,120</b>	<b>134,838</b>	<b>134,838</b>	<b>269,676</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
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	1,000	1,000	2,000	1,100	1,100	2,200	1,210	1,210	2,420
<b>Total Operating Cost (D)</b>	<b>30,100</b>	<b>30,100</b>	<b>60,200</b>	<b>30,755</b>	<b>30,755</b>	<b>61,510</b>	<b>31,448</b>	<b>31,448</b>	<b>62,896</b>
<b>(C-D)Net Profit:</b>	<b>57,100</b>	<b>57,100</b>	<b>114,200</b>	<b>78,805</b>	<b>78,805</b>	<b>157,610</b>	<b>103,390</b>	<b>103,390</b>	<b>206,781</b>
<b>Retained Income:</b>			<b>114,200</b>			<b>157,610</b>			<b>206,781</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	-	324,200	441,810
Capital Infusion by Udyokta	150,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	734,400	807,120	887,076
<b>Total Receipts</b>	<b>984,400</b>	<b>1,131,320</b>	<b>1,328,886</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	60,200	61,510	62,896
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>660,200</b>	<b>689,510</b>	<b>720,296</b>
<b>Closing Balance</b>	<b>324,200</b>	<b>441,810</b>	<b>608,591</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 28<sup>th</sup> Ex. SB Design Lab on 27<sup>th</sup> July ,  
2016 at Grameen Kalyan

Thank you

# Existing Shade















# NU With his Father & Mother



# NU With his Mother



**Thank You**