



**Grameen kalyan**

*Proposed NU Business Name : Ikramul cow fattening farm*



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

Name and address	:	Mst. Kameni khatun Vill: Bollovpur .Post, poradha. Thana: Mirpur, District: Kushtia
Age	:	33 Years.
Marital status	:	Married.
Children	:	1(one) daughter & 1(One) Brother
No. of siblings:	:	2 (Two) brothers & 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. Amena khatun</p> <p>Md. Akkas ali.</p> <p>Branch: Alampur, Group # 07, Centre # 26/M, Loan no: 3954</p> <p>Member since: 2006 , First loan: Tk. 3,000, Last GB loan: 20,000, Outstanding: 4,100.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Five.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Housewife.
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 she has ten years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agriculture business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01918879946/01981018647.
National ID number	:	5017917422860.
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Kholilur Rahman(2457).

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

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 3,000 (three 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***

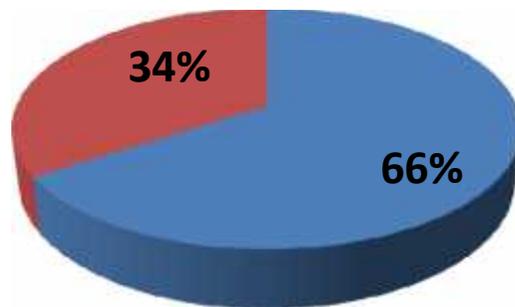
Business Name	:	Ikramul Cow Fattening Farm.
Address/ Location	:	Vill : Bollovpur, Post: poradha Thana : Mirpur, District: Kushtia
Total Investment in BDT	:	<b>BDT: 2,92,000/-</b>
Financing	:	Self financing: <b>BDT: 1,92,000/-</b> Required Investment: <b>BDT: 1,00,000/-</b>
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (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 18,000/-;</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)	20,000	20,000	0	40,000
Cost of 3 cow (Tk. 50,000 per Cow)	80,000	0	100,000	180,000
Fan 01 Pcs	2,000	0	0	2,000
Working Capital (Feeding Cost)	-	60,000	0	60,000
Medicine	-	3,000	-	3,000
Water supply motor & Fittings	-	7,000	0	7,000
<b>Total Capital</b>	<b>102,000</b>	<b>90,000</b>	<b>100,000</b>	<b>292,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	192,000	66
Investor's Contribution(GK)	100,000	34
<b>Total Investment</b>	<b>292,000</b>	<b>100</b>



■ Entrepreneur's Contribution (NU)

■ Investor's Contribution(GK)

# 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	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
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>210,000</b>	<b>420,000</b>	<b>220,500</b>	<b>220,500</b>	<b>441,000</b>	<b>231,525</b>	<b>231,525</b>	<b>463,050</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>65,400</b>	<b>65,400</b>	<b>130,800</b>	<b>82,170</b>	<b>82,170</b>	<b>164,340</b>	<b>101,129</b>	<b>101,129</b>	<b>202,257</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	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	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	2,700	2,700	5,400	2,970	2,970	5,940	3,267	3,267	6,534
<b>Total Operating Cost (D)</b>	<b>28,500</b>	<b>28,500</b>	<b>57,000</b>	<b>29,160</b>	<b>29,160</b>	<b>58,320</b>	<b>29,867</b>	<b>29,867</b>	<b>59,733</b>
<b>(C-D)Net Profit:</b>	<b>36,900</b>	<b>36,900</b>	<b>73,800</b>	<b>53,010</b>	<b>53,010</b>	<b>106,020</b>	<b>71,262</b>	<b>71,262</b>	<b>142,524</b>
<b>Retained Income:</b>	<b>73,800</b>			<b>106,020</b>			<b>142,524</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><u>Cash inflow:</u></b>			
Opening Balance	-	223,800	289,820
Capital Infusion by Udyokta	90,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	550,800	605,340	665,307
<b>Total Receipts</b>	<b>740,800</b>	<b>829,140</b>	<b>955,127</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	57,000	58,320	59,733
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>517,000</b>	<b>539,320</b>	<b>562,783</b>
<b>Closing Balances</b>	<b>223,800</b>	<b>289,820</b>	<b>392,344</b>

# 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 31<sup>st</sup> Ex. SB Design Lab on 17<sup>th</sup> August,  
2016 at Grameen Kalyan.

Thank you

# Existing Shade











# NU With her Mother



**Thank You**