



**Grameen kalyan**

*Proposed NU Business Name : Ossuro cow farm*



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

Name and address	:	Mst. Ossruo khatun Vill: Dhakula, Post: Dhakula. Thana: Kushtia, District: Kushtia
Age	:	29 Years.
Marital status	:	Married.
Children	:	1(one) Son
No. of siblings:	:	5(Five) 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. Tohora khatun</p> <p>Late. Jalal mondul</p> <p>Branch: Alampur, Group # 04, Centre # 45/M, Loan no: 4002/2</p> <p>Member since: 2010 , First loan: Tk. 10,000, Last GB loan: 10,000, Outstanding: 8020.</p> <p>Mother.</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 four years cow rearing experience.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01773815493.
National ID number	:	5017918389450
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Sayeem(2346).

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

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 10,000 (ten thousand) and used agricultural farming . Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

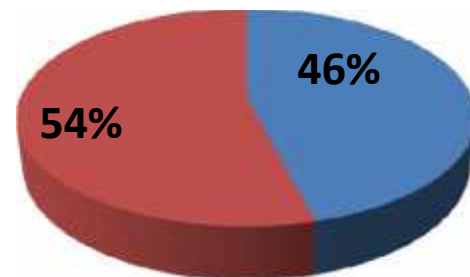
Business Name	:	Ossuro Cow Fattening Farm.
Address/ Location	:	Vill : Dhakula,Post: Dhakula Thana : Kushtia, District: Kushtia
Total Investment in BDT	:	<b>BDT: 1,85,000/-</b>
Financing	:	Self financing: <b>BDT: 85,000/-</b> Required Investment: <b>BDT: 100,000/-</b>
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 2 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 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 (Repiar)	3,000	30,000	0	33,000
Cost of 2 cow (Tk. 50,000 per Cow)	-	0	100,000	100,000
Fan 01 Piece	-	3,000	0	3,000
Working Capital (Feeding Cost)	-	40,000	0	40,000
Medicine	-	2,000	-	2,000
Water supply motor & Fittings	-	7,000	0	7,000
<b>Total Capital</b>	<b>3,000</b>	<b>82,000</b>	<b>100,000</b>	<b>185,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	85,000	46
Investor's Contribution(GK)	100,000	54
<b>Total Investment</b>	<b>185,000</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)	180,000	180,000	360,000	198,000	198,000	396,000	217,800	217,800	435,600
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>183,600</b>	<b>183,600</b>	<b>367,200</b>	<b>201,780</b>	<b>201,780</b>	<b>403,560</b>	<b>221,769</b>	<b>221,769</b>	<b>443,538</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	40,000	40,000	80,000	42,000	42,000	84,000	44,100	44,100	88,200
<b>(B) Total Cost of Sales</b>	<b>140,000</b>	<b>140,000</b>	<b>280,000</b>	<b>147,000</b>	<b>147,000</b>	<b>294,000</b>	<b>154,350</b>	<b>154,350</b>	<b>308,700</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>43,600</b>	<b>43,600</b>	<b>87,200</b>	<b>54,780</b>	<b>54,780</b>	<b>109,560</b>	<b>67,419</b>	<b>67,419</b>	<b>134,838</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	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>26,500</b>	<b>26,500</b>	<b>53,000</b>	<b>27,060</b>	<b>27,060</b>	<b>54,120</b>	<b>27,662</b>	<b>27,662</b>	<b>55,323</b>
<b>(C-D)Net Profit:</b>	<b>17,100</b>	<b>17,100</b>	<b>34,200</b>	<b>27,720</b>	<b>27,720</b>	<b>55,440</b>	<b>39,758</b>	<b>39,758</b>	<b>79,515</b>
<b>Retained Income:</b>	<b>34,200</b>			<b>55,440</b>			<b>79,515</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	-	176,200	191,640
Capital Infusion by Udyokta	82,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	367,200	403,560	443,538
<b>Total Receipts</b>	<b>549,200</b>	<b>579,760</b>	<b>635,178</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	280,000	294,000	308,700
Operating expenses	53,000	54,120	55,323
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>373,000</b>	<b>388,120</b>	<b>404,023</b>
<b>Closing Balances</b>	<b>176,200</b>	<b>191,640</b>	<b>231,155</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**