



**Grameen kalyan**

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



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

Name and address	:	Md. Shajahan Kha Vill : Majgram, Post: Shilaidah Thana : Kumarkhali, District: Kushtia
Age	:	27 years
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	3 (Three) 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. Ajiron Nasa</p> <p>Md. Rojob Ali kha</p> <p>Branch: Shilaidah, Group #09, Centre# 6/ M, Loan no. 4196</p> <p>Member since: 2008 , First loan: Tk. 10,000</p> <p>Last GB loan: 15,000, Outstanding: 8,000</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.)	:	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 six years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01734668685
National ID number	:	19915017940000266
NU Project Source/Reference	:	Gk/Kum/Md. Rasshidul Islam/2555

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

Entrepreneur's Mother is a GB member since 2008. 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***

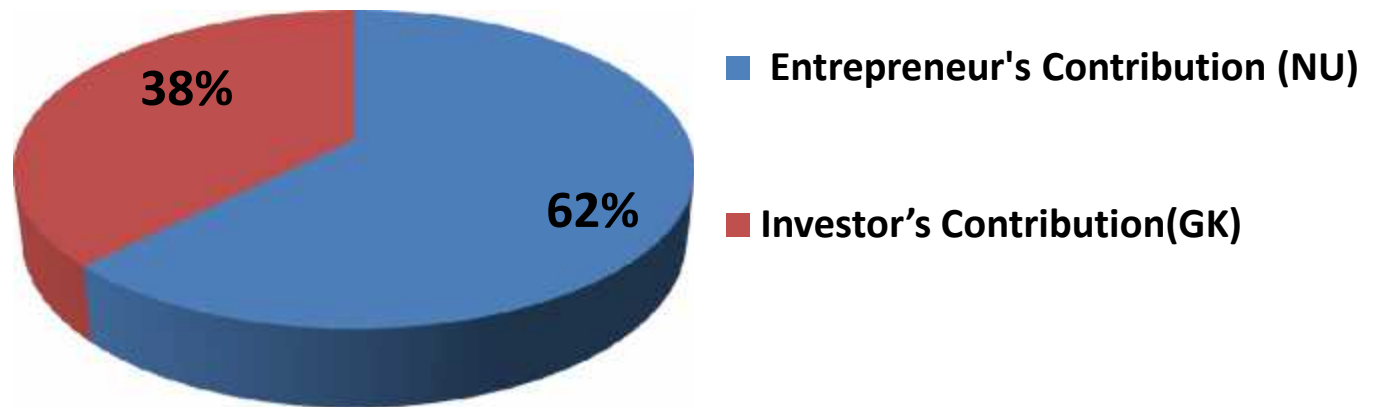
Business Name	:	Shajahan Cow Fattening Farm.
Address/ Location	:	Vill: Majgram, Post:Shilaidah Thana : kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,45,000</b>
Financing	:	Self financing: <b>BDT: 2,15,000</b> Required Investment: <b>BDT: 1,30,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 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)	-	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
Water supply & motor fittings	-	10,000	-	10,000
Working Capital (Feeding Cost)	-	52,000	20,000	72,000
Cash in hand	-	-	10,000	10,000
<b>Total Capital</b>	<b>100,000</b>	<b>115,000</b>	<b>130,000</b>	<b>345,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	215,000	62
Investor's Contribution(GK)	130,000	38
<b>Total Investment</b>	<b>345,000</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	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
<b>(B) Total Cost of Sales</b>	<b>272,000</b>	<b>272,000</b>	<b>544,000</b>	<b>285,600</b>	<b>285,600</b>	<b>571,200</b>	<b>299,880</b>	<b>299,880</b>	<b>599,760</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>95,200</b>	<b>95,200</b>	<b>190,400</b>	<b>117,960</b>	<b>117,960</b>	<b>235,920</b>	<b>143,658</b>	<b>143,658</b>	<b>287,316</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	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
<b>Total Operating Cost (D)</b>	<b>27,800</b>	<b>27,800</b>	<b>55,600</b>	<b>28,390</b>	<b>28,390</b>	<b>56,780</b>	<b>29,020</b>	<b>29,020</b>	<b>58,039</b>
<b>(C-D)Net Profit:</b>	<b>67,400</b>	<b>67,400</b>	<b>134,800</b>	<b>89,570</b>	<b>89,570</b>	<b>179,140</b>	<b>114,639</b>	<b>114,639</b>	<b>229,277</b>
<b>Retained Income:</b>	<b>134,800</b>			<b>179,140</b>			<b>229,277</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	-	327,800	454,940
Capital Infusion by Udyokta	115,000	-	-
Capital Infusion by Investor	130,000	-	-
Sales	734,400	807,120	887,076
<b>Total Receipts</b>	<b>979,400</b>	<b>1,134,920</b>	<b>1,342,016</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	544,000	571,200	599,760
Operating expenses	55,600	56,780	58,039
Return to investor	52,000	52,000	52,000
<b>Total payment</b>	<b>651,600</b>	<b>679,980</b>	<b>709,799</b>
<b>Closing Balance</b>	<b>327,800</b>	<b>454,940</b>	<b>632,217</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 32<sup>nd</sup> SB Ex. Design Lab on 21<sup>st</sup> August,  
2016 at Grameen Kalyan

Thank you

# Existing Shade















# NU With his Mother



# NU With his Father & Mother



**Thank You**