



**Grameen kalyan**

*Proposed NU Business Name : Emon Cow Fattening Farm*



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

Name and address	:	Md. Emon Hossain. Vill : Keshabpur ,Post: Joduboyra. Thana : Kumarkhali, District: Kushtia
Age	:	21 Years.
Marital status	:	Unmarried.
No. of siblings:	:	2 (Two) brother's.
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. Aklima Khatun</p> <p>Md. Abdul Jalil.</p> <p>Branch: Panti, Group #09, Centre# 46/M, Loan no. 3903/1</p> <p>Member since: 2008 , First loan: Tk. 10,000, Last GB loan: 10,000, Outstanding: 2,000.</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 daily worker.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01965826848.
National ID number	:	19955017134051576.
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

## ***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 business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

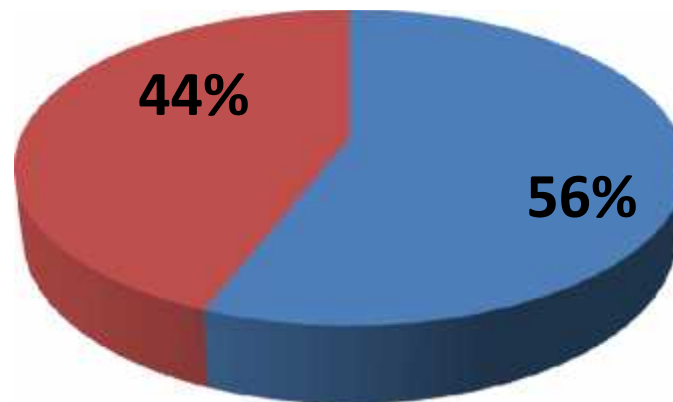
Business Name	:	Emon Cow Fattening Farm.
Address/ Location	:	Vill: Kashabpur, Post: Joduboyra Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,27,000</b>
Financing	:	Self financing: <b>BDT: 1,27,000</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 3000</b> (Three thousand taka only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK. 30,000/- 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 15,000-;</li> <li>➤ Selling price of each cow after every cycle BDT 70,000/-;</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	30,000	0	50,000
Cost of 4 cows (Tk. 30,000 per Cow)	15,000	0	90,000	105,000
Fan 01 Piece		2,000	0	2,000
Working Capital (Feeding Cost per cow 15000 per six month)		60,000		60,000
Cash in hand	-	0	10000	10000
<b>Total Capital</b>	<b>35,000</b>	<b>92,000</b>	<b>100,000</b>	<b>227,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	127,000	56
Investor's Contribution(GK)	100,000	44
<b>Total Investment</b>	<b>227,000</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)	280,000	350,000	630,000	308,000	385,000	693,000	346,500	423,500	770,000
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
<b>(A) Total Revenue</b>	<b>287,200</b>	<b>357,200</b>	<b>644,400</b>	<b>315,560</b>	<b>392,560</b>	<b>708,120</b>	<b>354,438</b>	<b>431,438</b>	<b>777,955</b>
<b>Less: Cost of sales</b>									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
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>180,000</b>	<b>180,000</b>	<b>360,000</b>	<b>189,000</b>	<b>189,000</b>	<b>378,000</b>	<b>198,450</b>	<b>198,450</b>	<b>396,900</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>107,200</b>	<b>177,200</b>	<b>284,400</b>	<b>126,560</b>	<b>203,560</b>	<b>330,120</b>	<b>155,988</b>	<b>232,988</b>	<b>381,055</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	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
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	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>29,800</b>	<b>29,800</b>	<b>59,600</b>	<b>30,540</b>	<b>30,540</b>	<b>61,080</b>	<b>31,332</b>	<b>31,332</b>	<b>62,664</b>
<b>(C-D)Net Profit:</b>	<b>77,400</b>	<b>147,400</b>	<b>224,800</b>	<b>96,020</b>	<b>173,020</b>	<b>269,040</b>	<b>124,656</b>	<b>201,656</b>	<b>326,312</b>
<b>Retained Income:</b>	<b>224,800</b>			<b>269,040</b>			<b>326,312</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	0	376,800	605,840
Capital Infusion by Udyokta	92,000	0	0
Capital Infusion by Investor	100,000	0	0
Sales	644,400	708,120	777,955
<b>Total Receipts</b>	<b>836,400</b>	<b>1,084,920</b>	<b>1,383,795</b>
<b>Cash Outflow:</b>			
Cost of goods sold	360,000	378,000	396,900
Operating expenses	59,600	61,080	62,664
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>459,600</b>	<b>479,080</b>	<b>499,564</b>
<b>Closing Balances</b>	<b>376,800</b>	<b>605,840</b>	<b>884,231</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 17<sup>th</sup> Ex. SB Design Lab on April 20,  
2016 at Grameen Kalyan

Thank you

# Existing Shade



















## Family Picture (Nu With his Father & Mother)





# NU With his Mother



**Thank You**