



**Grameen kalyan**

**Proposed NU Business Name : *Kuddus cow fattening farm***



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

Name and address	:	Abdul kuddus. Vill: katholia, Post: swastipur. Thana: kushtia, District: Kushtia
Age	:	19 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	1 (One) Brother 3(three) 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>Ranu khatun</p> <p>Azmal Hossain.</p> <p>Branch: Alampur, Group # 02, Centre # 21/M, Loan no: 1589/2</p> <p>Member since: 2000 , First loan: Tk. 3,000, Last GB loan: 40,000, Outstanding: 16240.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	S.S.C.

## ***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 Five years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agriculture business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01774429844./01940207305
National ID number	:	19975017918055386.
NU Project Source/Reference	:	GK/ Kushtia Unit, Momtaz khatun(2524).

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

Entrepreneur's Mother is a GB member since 2000. 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***

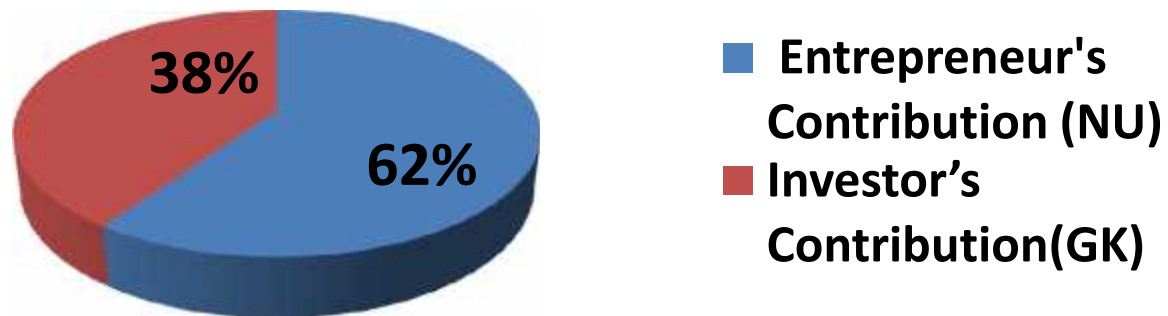
Business Name	:	<b>Kuddos Cow Farm.</b>
Address/ Location	:	Vill : katholia, Post: swestipur Thana : kushtia, District: Kushtia
Total Investment in BDT	:	<b>BDT: 3,15,000/-</b>
Financing	:	Self financing: <b>BDT: 1,95,000/-</b> Required Investment: <b>BDT: 1,20,000/-</b>
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK. 40,000/- 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 80,000/-;</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 (Ready)	70,000	0	0	70,000
Cost of 4 cows (Tk. 40,000 per Cow)	40,000	0	120,000	160,000
Fan 01 Piece	-	3,000	0	3,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	72,000	0	72,000
Medicine		3,000		3,000
Water supply motor & Fittings	-	7,000	0	7,000
<b>Total Capital</b>	<b>110,000</b>	<b>85,000</b>	<b>120,000</b>	<b>315,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	195,000	62
Investor's Contribution(GK)	120,000	38
<b>Total Investment</b>	<b>315,000</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)	320,000	320,000	640,000	352,000	352,000	704,000	387,200	387,200	774,400
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>327,200</b>	<b>327,200</b>	<b>654,400</b>	<b>359,560</b>	<b>359,560</b>	<b>719,120</b>	<b>395,138</b>	<b>395,138</b>	<b>790,276</b>
<b>Less: Cost of sales</b>									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
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>232,000</b>	<b>232,000</b>	<b>464,000</b>	<b>243,600</b>	<b>243,600</b>	<b>487,200</b>	<b>255,780</b>	<b>255,780</b>	<b>511,560</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>95,200</b>	<b>95,200</b>	<b>190,400</b>	<b>115,960</b>	<b>115,960</b>	<b>231,920</b>	<b>139,358</b>	<b>139,358</b>	<b>278,716</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
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>30,800</b>	<b>30,800</b>	<b>61,600</b>	<b>31,590</b>	<b>31,590</b>	<b>63,180</b>	<b>32,435</b>	<b>32,435</b>	<b>64,869</b>
<b>(C-D)Net Profit:</b>	<b>64,400</b>	<b>64,400</b>	<b>128,800</b>	<b>84,370</b>	<b>84,370</b>	<b>168,740</b>	<b>106,924</b>	<b>106,924</b>	<b>213,847</b>
<b>Retained Income:</b>	<b>128,800</b>			<b>168,740</b>			<b>213,847</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>Cash inflow</b>			
Opening Balance	-	395,800	516,540
Capital Infusion by Udyokta	195,000	-	-
Capital Infusion by Investor	120,000	-	-
Sales	654,400	719,120	790,276
<b>Total Receipts</b>	<b>969,400</b>	<b>1,114,920</b>	<b>1,306,816</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	61,600	63,180	64,869
Return to investor	48,000	48,000	48,000
<b>Total payment</b>	<b>573,600</b>	<b>598,380</b>	<b>624,429</b>
<b>Closing Balance</b>	<b>395,800</b>	<b>516,540</b>	<b>682,387</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 Mother



**Thank You**