



**Grameen kalyan**

*Proposed NU Business Name: Nur Alam cow Fattening Farm*



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

|   |   |  |
|---|---|--|
| Name and address                          | : | Md.Nur Alam<br>Vill : Gopirpara,Post: Shahangacha<br>Thana :Sirajganj Sador, District: Sirajganj   |
| Age                                       | : | 31 years   |
| Marital status                            | : | Married  |
| Children                                  | : | 01(one) son  |
| No. of siblings:                          | : | 01(one)Brother & 2(two) sisters  |
| Parent's and GB related Info              | : |  |
| (i) Who is GB member                      | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>   |
| (ii) Mother's name                        | : | Mst.Monoara Khatun   |
| (iii) Father's name                       | : | Md.Surujjaman sheikh   |
| (iv) GB member's info                     | : | Branch:Songacha, Group # 06, Centre# 09/M, Loan no. 1462<br>Member since: 2008, First loan: Tk. 4,000,<br>Last GB loan: 15,000, Outstanding: 5,000 |
| Further Information:                      | : |  |
| (v) Who pays GB loan installment          | : | Father   |
| (vi) Mobile lady                          | : | No   |
| (vii) Grameen Education Loan              | : | Nil  |
| (viii) Any other loan like GCCN, GKF etc. | : | Nil  |
| (ix) Others                               | : | Nil  |
| 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.)   | : | 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 experience.     |
| Other Own/Family Sources of Income  | : | Father's income from agriculture farm.                   |
| Other Own/Family Sources of Liabilities   | : | Nil  |
| Contact number  | : | 01700567825  |
| National ID number  | : | 8817894365168  |
| NU Project Source/Reference   | : | GK/Ullapara,Sirajgang Unit, Md. Shoriful Islam( ID:2721) |

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

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 4,000 (four thousand) and bought a cow agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

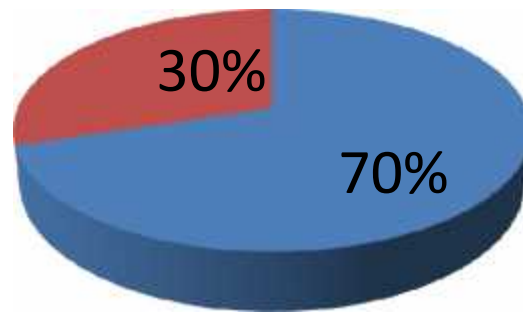
|  |   |  |
|--|---|--|
| Business Name                          | : | <b>Nur Alam cow fattening farm</b>   |
| Address/ Location                      | : | Vill: Gopirpara, Post: Shahangaca<br>Thana :Sirajganj Sador, District: Sirajganj   |
| Total Investment in BDT                | : | <b>BDT: 3,34,000/-</b>   |
| Financing                              | : | Self financing: <b>BDT: 2,34,000/-</b><br>Required Investment: <b>BDT: 1,00,000/- (as equity)</b>  |
| Present salary                         | : | Nil  |
| Proposed Salary                        | : | <b>BDT 3000</b> (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 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 as soon as possible.</li> </ul> |

# ***PROPOSED INVESTMENT BREAKDOWN***

| Particulars                                 | Existing Business (BDT) | Proposed Business (BDT) |                | Total (BDT)    |
|---|-------------------------|-------------------------|----------------|----------------|
|   |                         | NU                      | Investor       |                |
|   | 1                       | 2                       | 3              | 4(1+2+3)       |
| <b>Investments in different categories:</b> |                         |                         |                |                |
| Cow shade (Repair)                          | 10,000                  | 30,000                  | -              | 40,000         |
| Cost of 04 Cows (Tk. 50,000 per Cow)        | 100,000                 | 0                       | 100,000        | 200,000        |
| Working Capital (Feeding Cost)              | -                       | 80,000                  | 0              | 80,000         |
| Medicine                                    | 0                       | 4,000                   | 0              | 4,000          |
| Water supply motor                          | -                       | 7,000                   | 0              | 7,000          |
| Fan   | 3,000                   |                         |                | 3,000          |
| <b>Total Capital</b>                        | <b>113,000</b>          | <b>121,000</b>          | <b>100,000</b> | <b>334,000</b> |

# Source of Finance

| Source                           | Amount in BDT  | In%         |
|----------------------------------|----------------|-------------|
| Entrepreneur's Contribution (NU) | 234,000        | 70          |
| Investor's Contribution(GK)      | 100,000        | 30          |
| <b>Total Investment</b>          | <b>334,000</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)                   | 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                                | 80,000         | 80,000         | 160,000                      | 84,000         | 84,000         | 168,000                     | 88,200         | 88,200         | 176,400                     |
| <b>(B) Total Cost of Sales</b>          | <b>280,000</b> | <b>280,000</b> | <b>560,000</b>               | <b>294,000</b> | <b>294,000</b> | <b>588,000</b>              | <b>308,700</b> | <b>308,700</b> | <b>617,400</b>              |
| <b>Gross profit (GP) [C=(A-B)]</b>      | <b>87,200</b>  | <b>87,200</b>  | <b>174,400</b>               | <b>109,560</b> | <b>109,560</b> | <b>219,120</b>              | <b>134,838</b> | <b>134,838</b> | <b>269,676</b>              |
| <b>Less: Operating Costs:</b>           |                |                |                              |                |                |                             |                |                |                             |
| Electricity bill                        | 900            | 900            | 1,800                        | 990            | 990            | 1,980                       | 1,089          | 1,089          | 2,178                       |
| Transportation                          | 4000           | 4000           | 8,000                        | 4,400          | 4,400          | 8,800                       | 4,840          | 4,840          | 9,680                       |
| Doctors and Medicine                    | 4000           | 4000           | 8,000                        | 4,400          | 4,400          | 8,800                       | 4,840          | 4,840          | 9,680                       |
| Mobile bill (SMS & Reporting inclusive) | 600            | 600            | 1,200                        | 660            | 660            | 1,320                       | 726            | 726            | 1,452                       |
| Proposed salary-self                    | 24,000         | 24,000         | 48,000                       | 24,000         | 24,000         | 48,000                      | 24,000         | 24,000         | 48,000                      |
| Other Expenses                          | 500            | 500            | 1,000                        | 550            | 550            | 1,100                       | 605            | 605            | 1,210                       |
| <b>Non Cash Item:</b>                   |                |                |                              |                |                |                             |                |                |                             |
| Depreciation Expenses                   | 1000           | 1000           | 2,000                        | 1,000          | 1,000          | 2,000                       | 1,000          | 1,000          | 2,000                       |
| <b>Total Operating Cost (D)</b>         | <b>35,000</b>  | <b>35,000</b>  | <b>70,000</b>                | <b>36,000</b>  | <b>36,000</b>  | <b>72,000</b>               | <b>37,100</b>  | <b>37,100</b>  | <b>74,200</b>               |
| <b>(C-D)Net Profit:</b>                 | <b>52,200</b>  | <b>52,200</b>  | <b>104,400</b>               | <b>73,560</b>  | <b>73,560</b>  | <b>147,120</b>              | <b>97,738</b>  | <b>97,738</b>  | <b>195,476</b>              |
| <b>Retained Income:</b>                 | <b>104,400</b> |                | <b>147,120</b>               |                |                | <b>195,476</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              |                | 285,400          | 392,520          |
| Capital infusion by Udoykta  | 121,000        |                  |                  |
| Capital infusion by investor | 100,000        | 0                | 0                |
| Sales                        | 734,400        | 807,120          | 887,076          |
| <b>Total receipts</b>        | <b>955,400</b> | <b>1,092,520</b> | <b>1,279,596</b> |
| <b><u>Cash Outflow:</u></b>  |                |                  |                  |
| Cost of goods sold           | 560,000        | 588,000          | 617,400          |
| Operating expenses           | 70,000         | 72,000           | 74,200           |
| Payback to investor          | 40,000         | 40,000           | 40,000           |
| <b>Total payment</b>         | <b>670,000</b> | <b>700,000</b>   | <b>731,600</b>   |
| Closing Balance              | 285,400        | 392,520          | 547,996          |

# 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 30<sup>th</sup> Ex. SB Design Lab on 10<sup>th</sup> August,  
2016 at Grameen Kalyan.

Thank you















# Nu with his Mother

