



**Grameen Kalyan**

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



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

Name and address	:	Md. Sujan Mia. Village: Ujan Vatipara, Post; Dhanikhola Upazila : Trishal, District: Mymensingh.
Age	:	26 Years.
Marital status	:	Married .
Children	:	One son .
No. of siblings:	:	5(Five) Brothers & 1(One) sister.
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. Hajara Khatun.
(iii) Father's name	:	Md. Halim Uddin.
(iv) GB member's info	:	Branch: Dhanikhola Trishal.Group #07, Centre # 22/M, Loan no. 2900.Member since:2012, First loan:5000,Last loan: 30,000, Outstanding: Nil.
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.)	:	Business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no formal training but 05 years cow rearing experience.
Other Own/Family Sources of Income	:	Father's income from agriculture farming .
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713565239
National ID number	:	19906119428000409
NU Project Source/Reference	:	GK/Trishal Unit/ Kakuly Dewan (2722).

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

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 5,000(five thousand) and used in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## *PROPOSED NOBIN UDYOKTA BUSINESS INFO*

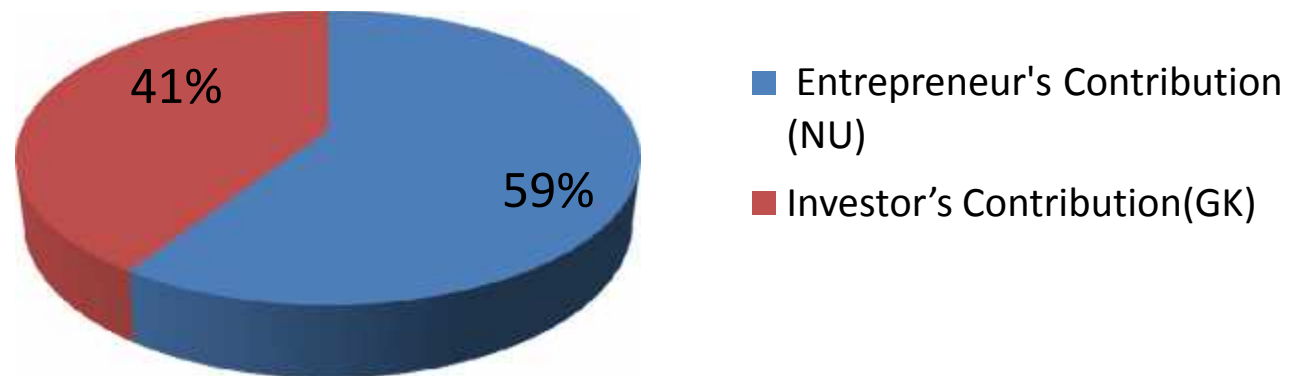
Project's Name	:	Shuvo Cow Fattening Farm.
Address/ Location	:	Ujan Vatipara, Dhanikhola, Trishal, Mymensingh.
Total Investment	:	<b>BDT :2,94,200 /-</b>
Financing	:	Self financing: <b>BDT :1,74,200/-</b> Required Investment: <b>BDT :1,20,000 /-(as equity)</b>
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT : 2,000 (two thousand only).
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 40,000/- each;</li> <li>➤ In every six months 3 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months;</li> <li>➤ Feeding cost of each cow per cycle BDT 18,000/-</li> <li>➤ Selling price of each cow after every cycle BDT 75,000/-;</li> <li>➤ Expected doctor and medicine cost for each cow per cycle = 1000/-;</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 PROJECT INVESTMENT BREAKDOWN*

Particulars	Existing Business/NU investment	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
Cow Shade	100,000		-	100,000
Cost of 03 Cows (Tk. 40,000 per Cow)		0	120,000	120,000
Working Capital (Feeding Cost)	0	54,000		54,000
Fan-2	3,200		0	3,200
Madicine	-	3,000		3,000
Water motor	8,000			8,000
Electric fittings	1,000		0	1,000
Cash in hand	5,000		0	5,000
<b>Total Capital</b>	<b>117,200</b>	<b>57,000</b>	<b>120,000</b>	<b>294,200</b>

# Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	174,200	59
Investor's Contribution(GK)	120,000	41
<b>Total Investment</b>	<b>294,200</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)	225,000	225,000	450,000	247,500	247,500	495,000	272,250	272,250	544,500
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
<b>(A) Total Revenue</b>	<b>230,400</b>	<b>230,400</b>	<b>460,800</b>	<b>253,170</b>	<b>253,170</b>	<b>506,340</b>	<b>278,204</b>	<b>278,204</b>	<b>556,407</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	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
<b>(B) Total Cost of Sales</b>	<b>174,000</b>	<b>174,000</b>	<b>348,000</b>	<b>182,700</b>	<b>182,700</b>	<b>365,400</b>	<b>191,835</b>	<b>191,835</b>	<b>383,670</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>56,400</b>	<b>56,400</b>	<b>112,800</b>	<b>70,470</b>	<b>70,470</b>	<b>140,940</b>	<b>86,369</b>	<b>86,369</b>	<b>172,737</b>
<b>Less: Operating Costs:</b>									
Electricity bill	600	600	1,200	660	660	1,320	726	726	1,452
Transportation	1500	1500	3,000	1,650	1,650	3,300	1,815	1,815	3,630
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	12,000	12,000	24,000	12,600	12,600	25,200	13,230	13,230	26,460
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
<b>Non Cash Item:</b>									
Depreciation Expenses	1000	1000	2,000	1,050	1,050	2,100	1,103	1,103	2,205
<b>Total Operating Cost (D)</b>	<b>20,200</b>	<b>20,200</b>	<b>40,400</b>	<b>21,570</b>	<b>21,570</b>	<b>43,140</b>	<b>23,045</b>	<b>23,045</b>	<b>46,089</b>
<b>(C-D)Net Profit:</b>	<b>36,200</b>	<b>36,200</b>	<b>72,400</b>	<b>48,900</b>	<b>48,900</b>	<b>97,800</b>	<b>63,324</b>	<b>63,324</b>	<b>126,648</b>
<b>Retained Income:</b>			<b>72,400</b>			<b>97,800</b>			<b>126,648</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	5,000	206,400	256,200
Capital Infusion by Nobin udyokta	57,000		
Capital Infusion by Investor	120,000	0	0
Sales	460,800	506,340	556,407
<b>Total Receipts</b>	<b>642,800</b>	<b>712,740</b>	<b>812,607</b>
<b>Cash Outflow:</b>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	40,400	43,140	46,089
Payback to investor	48,000	48,000	48,000
<b>Total payment</b>	<b>436,400</b>	<b>456,540</b>	<b>477,759</b>
<b>Closing Balance</b>	<b>206,400</b>	<b>256,200</b>	<b>334,848</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1
- Skill & experience: 05 years

## **W**EAKNESS

- Shortage of foods in rainy season.

## **O**PPORTUNITIES

- Local veterinary doctors;
- 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



Thank you