



**Grameen kalyan**

*Proposed NU Business Name : Habiba Cow Fattening Farm*



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

Name and address	:	Md. Sirajul Islam Vill : Uttar Bhavanipur ,Post: Choraikol Thana : Kumarkhali, District: Kushtia
Age	:	31 years
Marital status	:	Married.
Children	:	01 (one) daughter
No. of siblings:	:	3 (Three) Brothers & 4 (Four) 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>Mst. Rahima Khatun</p> <p>Late. Kutub Uddin Biswas</p> <p>Branch: Shelaidah, Group # 14, Centre# 18/ M, Loan no. 6756</p> <p>Member since: 2010 , First loan: Tk. 10,000</p> <p>Last GB loan: 20,000, Outstanding: 15,000</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	Agricultural work & cow fattening.
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 ten years cow rearing experience.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01788513724
National ID number	:	5017169562580
NU Project Source/Reference	:	Gk/Kum/Mst. Nupur Rani Saha/2561

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

Entrepreneur's Mother is a GB member since 2010. 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***

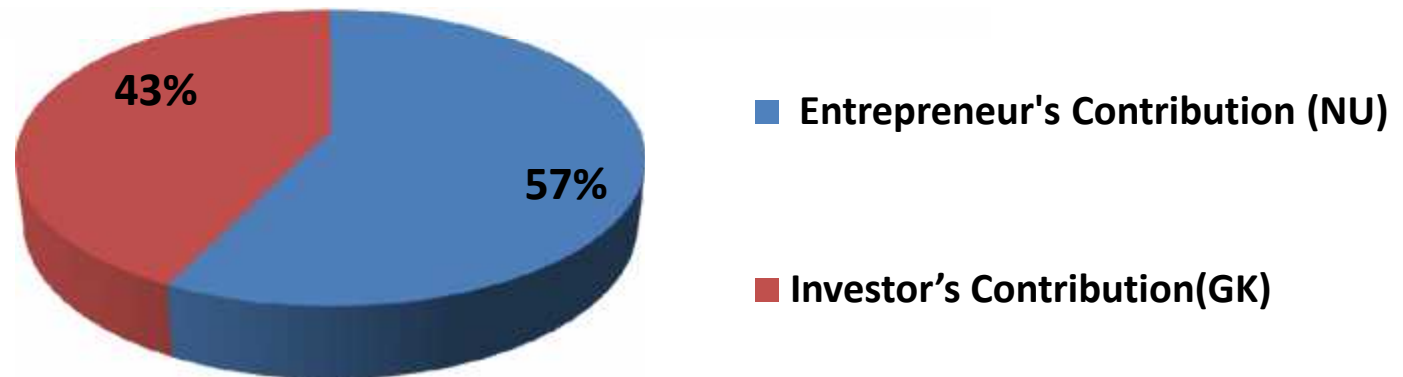
Business Name	:	Habiba Cow Fattening Farm.
Address/ Location	:	Vill: Uttar Bhabanipur, Post: Choraikol Thana : kumarukhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,50,500</b>
Financing	:	Self financing: <b>BDT: 2,00,500</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present 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 20,000/-;</li> <li>➤ Selling price of each cow after every cycle BDT 1,00,000/-;</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	10,000	40,000	-	50,000
Cost of 4 cows (Tk. 50,000 per Cow)	50,000	-	150,000	200,000
Fan 01 piece		3,000	-	3,000
Water supply & motor fittings	7,500			7,500
Working Capital (Feeding Cost)	-	80,000	-	80,000
Cash in hand	-	10,000	-	10,000
<b>Total Capital</b>	<b>67,500</b>	<b>133,000</b>	<b>150,000</b>	<b>350,500</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	200,500	57
Investor's Contribution(GK)	150,000	43
<b>Total Investment</b>	<b>350,500</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)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
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>405,400</b>	<b>405,400</b>	<b>810,800</b>	<b>445,670</b>	<b>445,670</b>	<b>891,340</b>	<b>489,954</b>	<b>489,954</b>	<b>979,907</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>125,400</b>	<b>125,400</b>	<b>250,800</b>	<b>151,670</b>	<b>151,670</b>	<b>303,340</b>	<b>181,254</b>	<b>181,254</b>	<b>362,507</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
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	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
<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>35,100</b>	<b>35,100</b>	<b>70,200</b>	<b>35,755</b>	<b>35,755</b>	<b>71,510</b>	<b>36,453</b>	<b>36,453</b>	<b>72,906</b>
<b>(C-D)Net Profit:</b>	<b>90,300</b>	<b>90,300</b>	<b>180,600</b>	<b>115,915</b>	<b>115,915</b>	<b>231,830</b>	<b>144,801</b>	<b>144,801</b>	<b>289,602</b>
<b>Retained Income:</b>			<b>180,600</b>			<b>231,830</b>			<b>289,602</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	-	403,600	575,430
Capital Infusion by Udyokta	133,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	810,800	891,340	979,907
<b>Total Receipts</b>	<b>1,093,800</b>	<b>1,294,940</b>	<b>1,555,337</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	70,200	71,510	72,906
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>690,200</b>	<b>719,510</b>	<b>750,306</b>
<b>Closing Balances</b>	<b>403,600</b>	<b>575,430</b>	<b>805,032</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





**Thank You**