



Grameen kalyan Proposed NU Business
Name : **Rithy cow fattening farm .**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Nafeez Ahommed Roni Vill: Hashimpur, Post: Moragacha Upazilla : Khoksha, District: Kushtia
Age	:	30 Years
Marital status	:	Married
No. of siblings:	:	3 (Three) brothers and 1(One) sister
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.	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Ambia Khatun</p> <p>Md. Shafiul Alam</p> <p>Branch: Khoksha, Group # 05, Centre # 65/M, Loan no. 6228/1, Member since: 2005, First loan: Tk. 5,000, Last GB loan : 40,000 Outstanding: 10,000</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Ten

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.)	:	He has no formal training but he got one year practical experience on cow rearing . He will also get support from his parents to run the business efficiently.
Other Own/Family Sources of Income	:	Agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01726113527
National ID number	:	19855016347000007
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 2005. At first she took GB loan BDT 5,000 (Five thousand) and used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

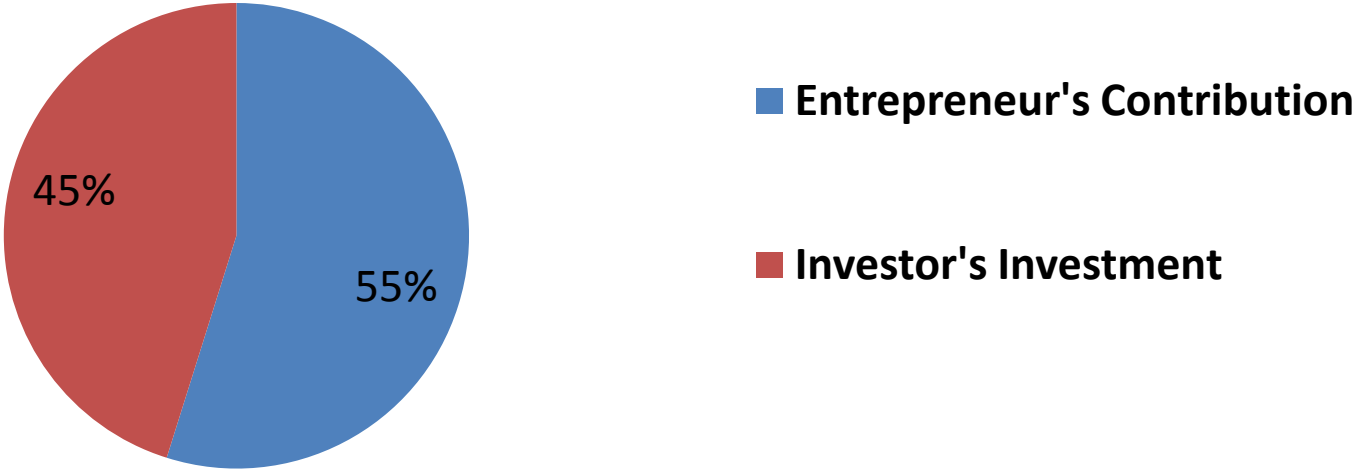
Business Name	:	Rithy cow Fattening Farm
Address/ Location	:	Hashimpur, Moragacha, Khoksha, Kushtia
Total Investment in BDT	:	BDT : 4,43,000
Financing	:	Self financing: BDT : 2,43,000 Required Investment: BDT : 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 5,000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 6 cows @ TK. 40,000/- each; ➤ In every six months all the cows will be sold and new cow will purchase; i.e. each cycle of cow fattening will be for six months; ➤ Feeding cost of each cow/cycle = BDT 18,000/-; ➤ Selling price of each cow after every cycle BDT 80,000/- ➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is in September, 2015.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
1	2	3	4	5=(2+3+4)
Cow Shade		70,000	0	70,000
Cost of 6 cow (Tk. 40,000 per Cow)	40,000		200,000	240,000
Fan (2 pcs)		5,000	0	5,000
Water Supply Motor & Fittings		10,000	0	10,000
Working Capital (Feeding Cost per cow 18000 per six month)		108,000		108,000
Cash in hand		10,000	0	10,000
Total Capital	40000	203,000	200,000	443,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	243,000	55
Investor's Investment	200,000	45
Total Investment	443,000	100



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)
Revenue:									
Estimated Sales (Cow)	480,000	480,000	960,000	528,000	528,000	1,056,000	580,800	580,800	1,161,600
Cow Dung Sales	10,800	10,800	21,600	11,340	11,340	22,680	11,907	11,907	23,814
(A) Total Revenue	490,800	490,800	981,600	539,340	539,340	1,078,680	592,707	592,707	1,185,414
Less: Cost of sales									
Cow Cost	240,000	240,000	480,000	252,000	252,000	504,000	264,600	264,600	529,200
Cow Food	108,000	108,000	216,000	113,400	113,400	226,800	119,070	119,070	238,140
(B) Total Cost of Sales	348,000	348,000	696,000	365,400	365,400	730,800	383,670	383,670	767,340
Gross profit (GP) [C=(A-B)]	142,800	142,800	285,600	173,940	173,940	347,880	209,037	209,037	418,074
Less: Operating Costs:									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Doctors and Medicine	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
Non Cash Item:									
Depreciation Expenses	5,000	5,000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Total Operating Cost (D)	45,800	45,800	91,600	46,840	46,840	93,680	47,957	47,957	95,914
(C-D)Net Profit:	97,000	97,000	194,000	127,100	127,100	254,200	161,080	161,080	322,160
Retained Income:			194,000			254,200			322,160

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
<u>Cash inflow:</u>			
Opening Balance	-	523,000	693,200
Capital Infusion by UDYOKTA	203,000	-	-
Capital Infusion by Investor	210,000	-	-
Sales	981,600	1,078,680	1,185,414
Total Receipts	1,394,600	1,601,680	1,878,614
<u>Cash Outflow:</u>			
Cost of goods sold	696,000	730,800	767,340
Operating expenses	91,600	93,680	95,914
Payback to investor	84,000	84,000	84,000
Total payment	871,600	908,480	947,254
Closing Balances	523,000	693,200	931,360

SWOT ANALYSIS

STRENGTH

- Employment:
 - Self: 1
 - Others (beyond family): 0
 - Future employment: 0
- Ownership in his own name

WEAKNESS

- Shortage of foods in rainy season.

OPPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle fattening;
- Investor's money will be payback in three years.

THREATS

- Theft;
- Disease.

Presented at 7th SB Ex. Design Lab on 1st of
September, 2015 at Grameen Kalyan

Thank you

NU with Mother



Existing Cow



Existing Shade



Existing Shade





Thank You

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