



**Grameen kalyan**

*Proposed NU Business Name : Romjan Cow Fattening Farm*



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

Name and address	:	Md : Romjan Ali . Vill : North Koya, Post: Koya Thana : Kumarkhali, District: Kushtia
Age	:	20 Years.
Marital status	:	Unmarried.
No. of siblings:	:	1 (one) brother and 2 (two )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: Lacky Khatun</p> <p>Md: Shoddin Ali Shekh</p> <p>Branch: Shelaidha, Group # 12, Centre# 45/M, Loan no : 8179/1</p> <p>Member since: 2005 , First loan: Tk. 7,000, Last GB loan: 20,000, Outstanding 19,120.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class eight pass

## ***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 Three years cow rearing experiences.
Other Own/Family Sources of Income	:	Agricultural Work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01866543407
National ID number	:	19980017151016619
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 7,000 (Seven 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***

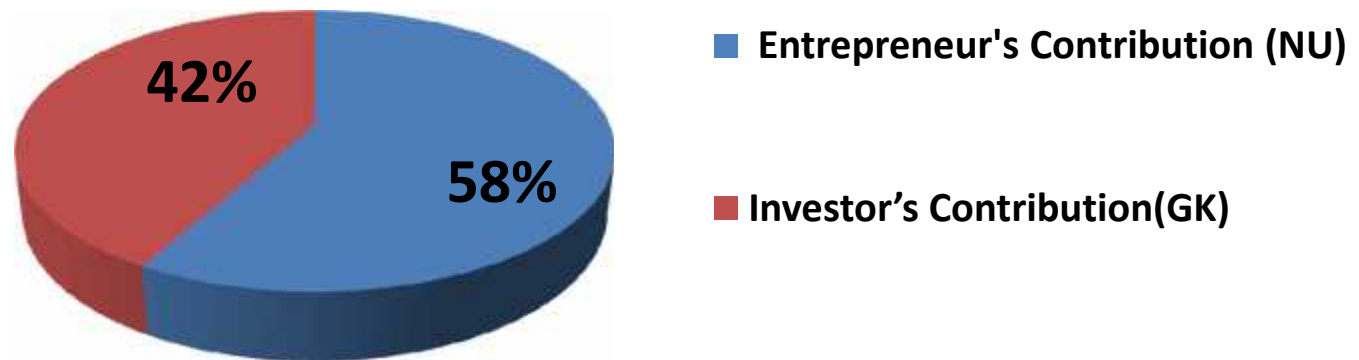
Business Name	:	Romjan Cow Fattening Farm.
Address/ Location	:	Vill: North Koya , Post: Koya. Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,58,000</b>
Financing	:	Self financing: <b>BDT: 2,08,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four 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 95,000/-;</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	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade	40,000	20,000	-	60,000
Cost of 4 cow (Tk. 50,000 per Cow)	50,000	-	150,000	200,000
Fan 01 Pcs	-	3,000	-	3,000
Working Capital (Feeding Cost per cow 20,000 per six month)	-	80,000	-	80,000
Water supply motor & Fittings	-	5,000	-	5,000
Cash in hand	-	10,000	-	10,000
<b>Total Capital</b>	<b>90,000</b>	<b>118,000</b>	<b>150,000</b>	<b>358,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	208,000	58
Investor's Contribution(GK)	150,000	42
<b>Total Investment</b>	<b>358,000</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)	380,000	380,000	760,000	418,000	418,000	836,000	459,800	459,800	919,600
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
<b>(A) Total Revenue</b>	<b>387,200</b>	<b>387,200</b>	<b>774,400</b>	<b>425,560</b>	<b>425,560</b>	<b>851,120</b>	<b>467,738</b>	<b>467,738</b>	<b>927,555</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>107,200</b>	<b>107,200</b>	<b>214,400</b>	<b>131,560</b>	<b>131,560</b>	<b>263,120</b>	<b>159,038</b>	<b>159,038</b>	<b>310,155</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
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	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
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	2,500	2,500	5,000	2,750	2,750	5,500	3,025	3,025	6,050
<b>Total Operating Cost (D)</b>	<b>36,200</b>	<b>36,200</b>	<b>72,400</b>	<b>36,935</b>	<b>36,935</b>	<b>73,870</b>	<b>37,719</b>	<b>37,719</b>	<b>75,439</b>
<b>(C-D)Net Profit:</b>	<b>71,000</b>	<b>71,000</b>	<b>142,000</b>	<b>94,625</b>	<b>94,625</b>	<b>189,250</b>	<b>121,319</b>	<b>121,319</b>	<b>242,638</b>
<b>Retained Income:</b>			<b>142,000</b>			<b>189,250</b>			<b>242,638</b>

**Notes: 1. Agreed Grace period: Six Months.**

**2. Investment Payback schedule: 6 installment including ownership transfer fee after 6 month grace period**



## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b><u>Cash inflow:</u></b>			
Opening Balance	-	350,000	479,250
Capital Infusion by Udyokta	118,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	774,400	851,120	927,555
<b>Total Receipts</b>	<b>1,042,400</b>	<b>1,201,120</b>	<b>1,406,805</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	72,400	73,870	75,439
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>692,400</b>	<b>721,870</b>	<b>752,839</b>
<b>Closing Balances</b>	<b>350,000</b>	<b>479,250</b>	<b>653,966</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 14<sup>th</sup> Ex. SB Design Lab on Feb 29, 2016  
at Grameen Kalyan

Thank you

# Proposed Shade place



# Existing Shade











# NU With his Mother



# NU With his father & Mother



**Thank You**