



**Grameen kalyan**

**Proposed NU Business Name : Riad Cow Fattening Farm**



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

Name and address	:	Mst. Ratna Khatun Vill : Bagchi satpakhia, Post : Jotpara Thana : Kumarkhali, District: Kushtia
Age	:	33 Years.
Marital status	:	Married.
No. of siblings:	:	3 (Three) brothers and 3 (Three) sisters
Children	:	3 Sons
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. Hamida Khatun.</p> <p>Md. Esani Mollah.</p> <p>Branch: Joyonti hajra Khoksha, Group #6, Centre# 55/M, Loan no. 8806</p> <p>Member since: 2008, First loan: Tk. 10,000</p> <p>Last GB loan: 1,00,000, Outstanding: 52,000.</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Eight

## ***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 she has ten years cow rearing experience.
Other Own/Family Sources of Income	:	Husband Income from soya mill.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01986457483
National ID number	:	5017143540797.
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 2008. 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***

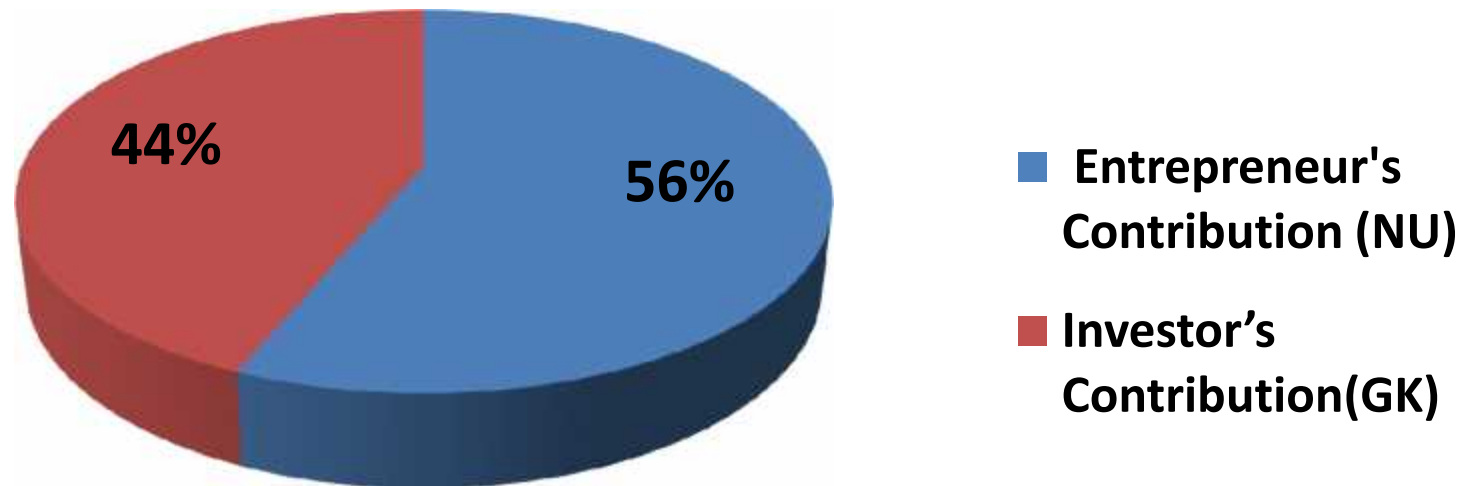
Business Name	:	Riad Cow Fattening Farm.
Address/ Location	:	Vill: Bagchi satpakhia, Post: Jotpara Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,97,500</b>
Financing	:	Self financing: <b>BDT: 1,67,500</b> Required Investment: <b>BDT: 1,30,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT <b>3000</b> (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK. 40,000/- 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 18,000-;</li> <li>➤ Selling price of each cow after every cycle BDT 85,000/-;</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 (Repair)	-	50,000	0	50,000
Cost of 4 cow (Tk. 40,000 per Cow)	35,000	0	120,000	155,000
Fan 01 Pcs		2,500	0	2,500
Working Capital (Feeding Cost per cow 18000 per six month)		72,000		72,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	0	10000	10000
<b>Total Capital</b>	<b>35,000</b>	<b>132,500</b>	<b>130,000</b>	<b>297,500</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	167,500	56
Investor's Contribution(GK)	130,000	44
<b>Total Investment</b>	<b>297,500</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)	340,000	340,000	680,000	374,000	374,000	748,000	411,400	411,400	822,800
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>347,200</b>	<b>347,200</b>	<b>694,400</b>	<b>381,560</b>	<b>381,560</b>	<b>763,120</b>	<b>419,338</b>	<b>419,338</b>	<b>830,755</b>
<b>Less: Cost of sales</b>									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
<b>(B) Total Cost of Sales</b>	<b>232,000</b>	<b>232,000</b>	<b>464,000</b>	<b>243,600</b>	<b>243,600</b>	<b>487,200</b>	<b>255,780</b>	<b>255,780</b>	<b>511,560</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>115,200</b>	<b>115,200</b>	<b>230,400</b>	<b>137,960</b>	<b>137,960</b>	<b>275,920</b>	<b>163,558</b>	<b>163,558</b>	<b>319,195</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
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	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
<b>Non Cash Item:</b>									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
<b>Total Operating Cost (D)</b>	<b>30,700</b>	<b>30,700</b>	<b>61,400</b>	<b>31,485</b>	<b>31,485</b>	<b>62,970</b>	<b>32,324</b>	<b>32,324</b>	<b>64,649</b>
<b>(C-D)Net Profit:</b>	<b>84,500</b>	<b>84,500</b>	<b>169,000</b>	<b>106,475</b>	<b>106,475</b>	<b>212,950</b>	<b>131,234</b>	<b>131,234</b>	<b>262,468</b>
<b>Retained Income:</b>			<b>169,000</b>			<b>212,950</b>			<b>262,468</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>Cash inflow</b>			
Opening Balance	0	379,500	540,450
Capital Infusion by Udyokta	132500	0	0
Capital Infusion by Investor	130000	0	0
Sales	694,400	763,120	830,755
<b>Total Receipts</b>	<b>956,900</b>	<b>1,142,620</b>	<b>1,371,205</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	61,400	62,970	64,649
Return to investor	52,000	52,000	52,000
<b>Total payment</b>	<b>577,400</b>	<b>602,170</b>	<b>628,209</b>
<b>Closing Balances</b>	<b>379,500</b>	<b>540,450</b>	<b>742,996</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 16<sup>th</sup> Ex. SB Design Lab on March 28,  
2016 at Grameen Kalyan

Thank you

# Existing Shade













## Family Picture (Nu With her Father & Mother)



# NU With her Mother



# NU with her husband



**Thank You**