



Grameen kalyan

Proposed NU Business Name : Ratul Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ryhan Sheikh Vill : Ber Kaloya, Post: Koya Thana : Kumarkhali, District: Kushtia
Age	:	32 Years.
Marital status	:	Married.
Children	:	03 Son's
No. of siblings:	:	2 (Two) brother's 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. (ix) Others	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst: Sakirun Khatun. Md: Nuruddin Shakh. Branch: Shelidahe, Group #13, Centre# 38/M, Loan no. 7540/1 Member since: 2004, First loan: Tk. 4,000, Last GB loan: 15,000, Outstanding: 7,740. Father No Nil Nil 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.)	:	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 Fifteen years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01733889051.
National ID number	:	5017151506015.
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 2004. At first she took GB loan BDT 4,000 (Four 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

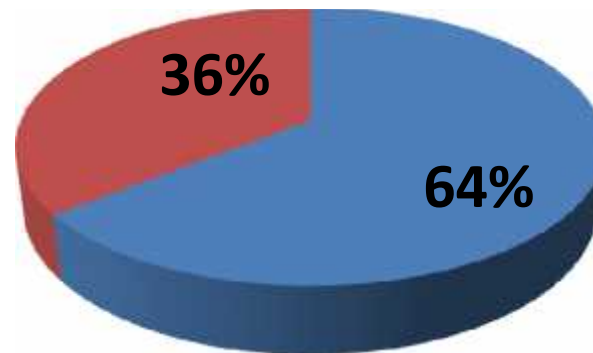
Business Name	:	Ratul Cow Fattening Farm.
Address/ Location	:	Vill: Ber Kaloya, Post: Koya Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 4,20,500
Financing	:	Self financing: BDT: 2,70,500 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand taka only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 cows @ TK. 50,000/- each; ➤ 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; ➤ Feeding cost of each cow/cycle = BDT 20,000-; ➤ Selling price of each cow after every cycle BDT 1,00,000/-; ➤ 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 as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	-	50,000	0	50,000
Cost of 5 cows (Tk. 50,000 per Cow)	100,000	0	150,000	250,000
Fan 01 Piece	-	2,500	0	2,500
Working Capital (Feeding Cost per cow 20000 per six month)	-	100,000		100,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	10000	0	10000
Total Capital	100,000	170,500	150,000	420,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	270,500	64
Investor's Contribution(GK)	150,000	36
Total Investment	420,500	100



- Entrepreneur's Contribution (NU)
- Investor's Contribution(GK)

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)	500,000	500,000	1,000,000	550,000	550,000	1,100,000	605,000	605,000	1,210,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	9,940
(A) Total Revenue	509,000	509,000	1,018,000	559,450	559,450	1,118,900	614,923	614,923	1,219,940
Less: Cost of sales									
Cow Cost	250,000	250,000	500,000	262,500	262,500	525,000	275,625	275,625	551,250
Cow Food	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
(B) Total Cost of Sales	350,000	350,000	700,000	367,500	367,500	735,000	385,875	385,875	771,750
Gross profit (GP) [C=(A-B)]	159,000	159,000	318,000	191,950	191,950	383,900	229,048	229,048	448,190
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
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
Non Cash Item:									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	36,800	36,800	73,600	37,590	37,590	75,180	38,435	38,435	76,869
(C-D)Net Profit:	122,200	122,200	244,400	154,360	154,360	308,720	190,613	190,613	381,226
Retained Income:			244,400			308,720			381,226

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
Cash inflow			
Opening Balance	0	504,900	753,620
Capital Infusion by Udyokta	170500	0	0
Capital Infusion by Investor	150000	0	0
Sales	1,018,000	1,118,900	1,219,940
Total Receipts	1,338,500	1,623,800	1,973,560
Cash Outflow:			
Cost of goods sold	700,000	735,000	771,750
Operating expenses	73,600	75,180	76,869
Return to investor	60,000	60,000	60,000
Total payment	833,600	870,180	908,619
Closing Balances	504,900	753,620	1,064,941

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Shortage of foods in rainy season.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Veterinary Doctors;<input type="checkbox"/> This area is famous for cattle fattening;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 17th Ex. SB Design Lab on April 20,
2016 at Grameen Kalyan

Thank you

Existing Shade















Family Picture (Nu With his Father & Mother)



NU With his Mother



Thank You