



Grameen kalyan

Proposed NU Business Name : Maa Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md . Rakibul Islam Vill : Soto Majgram,Post: Shelaidah Thana Kumarkhali, District: Kushtia
Age	:	25 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	3 (Three) Brother's & 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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Sahara Khatun</p> <p>Ahmmed Ali</p> <p>Branch: Shelaidah, Group # 01, Centre# 6/M, Loan no. 1234</p> <p>Member since: 2003 , First loan: Tk. 10,000, Last GB loan: 20,000, Outstanding: All paid</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Honor's

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 ten years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01725569653
National ID number	:	19915017194000025
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 2003. At first she took GB loan BDT 10,000 (Ten thousand) and purchase a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

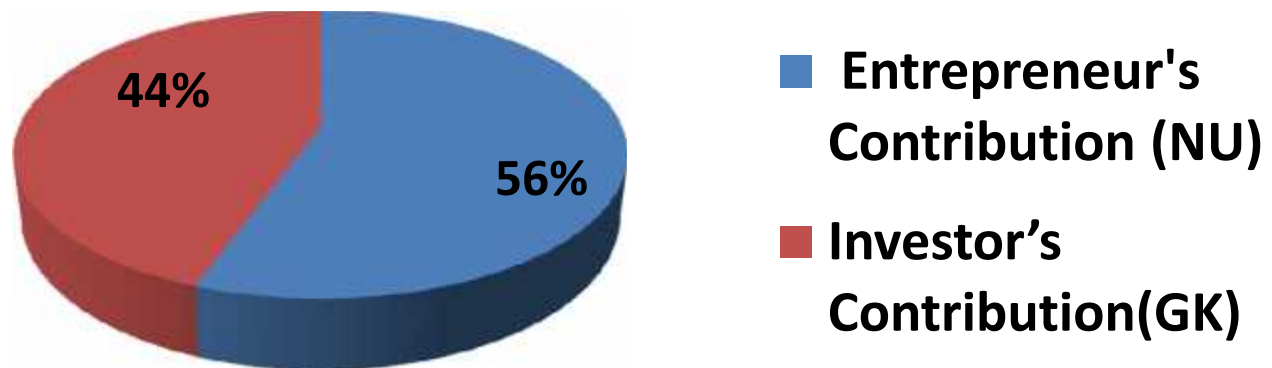
Business Name	:	Maa Cow Fattening Farm.
Address/ Location	:	Vill: Soto Majgram , Post: Shelaidah Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 2,92,500
Financing	:	Self financing: BDT: 1,62,500 Required Investment: BDT: 1,30,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3,000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 40,000/- 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 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 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	-	50,000
Cost of 4 cows (Tk. 40,000 per Cow)	30,000	-	120,000	150,000
Fan 01 Piece	-	2,500	-	2,500
Working Capital (Feeding Cost per cow 18000 per six month)	-	72,000	-	72,000
Water supply motor & Fittings	-	8,000	-	8,000
Cash in hand	-	-	10,000	10,000
Total Capital	30,000	132,500	130,000	292,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	162,500	56
Investor's Contribution(GK)	130,000	44
Total Investment	292,500	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)	320,000	320,000	640,000	352,000	352,000	704,000	387,200	387,200	774,400
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	327,200	327,200	654,400	359,560	359,560	719,120	395,138	395,138	790,276
Less: Cost of sales									
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) Total Cost of Sales	232,000	232,000	464,000	243,600	243,600	487,200	255,780	255,780	511,560
Gross profit (GP) [C=(A-B)]	95,200	95,200	190,400	115,960	115,960	231,920	139,358	139,358	278,716
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	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
Non Cash Item:									
Depreciation Expenses	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Total Operating Cost (D)	28,800	28,800	57,600	29,440	29,440	58,880	30,122	30,122	60,244
(C-D)Net Profit:	66,400	66,400	132,800	86,520	86,520	173,040	109,236	109,236	218,472
Retained Income:			132,800			173,040			218,472

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	-	343,300	464,340
Capital Infusion by Udyokta	132,500	-	-
Capital Infusion by Investor	130,000	-	-
Sales	654,400	719,120	790,276
Total Receipts	916,900	1,062,420	1,254,616
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	57,600	58,880	60,244
Return to investor	52,000	52,000	52,000
Total payment	573,600	598,080	623,804
Closing Balance	343,300	464,340	630,812

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 19th Ex. SB Design Lab on May 18,
2016 at Grameen Kalyan

Thank you

Existing Shade









NU with his father & mother



NU With his Mother



Thank You