



**Grameen kalyan**

*Proposed NU Business Name : Rakibul Cow Fattening Farm*



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

Name and address	:	Mst. Ausha Begum Vill : Maligasa ,Post: Tebuniya, Thana : Pabna, District:Pabna
Age	:	34 Years.
Marital status	:	Married.
Children	:	One son
No. of siblings:	:	3(Three) Brothers and 3(three) 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst:Rousonara Beua. Late. Mokbul Pramanik. Branch: Malyonsi, Group #09, Centre# 18/M, Loan no 5685/1 Member since: 2004 , First loan: Tk.5,000, Last GB loan: 60,000, Outstanding 32,180. Brother. No Nil Nil Nil
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.)	:	Thread business
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 experiences.
Other Own/Family Sources of Income	:	Husband's income thread business
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01716-422739
National ID number	:	7615577223250
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit, Pabna.(FS: Rofiqul-2725)

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT 5,000 (five thousand) and used Agriculture work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

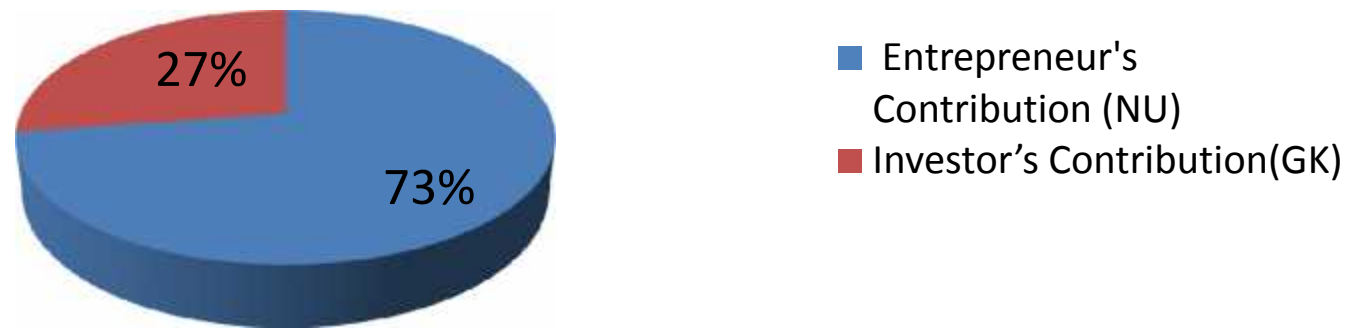
Business Name	:	<i>Rakibul</i> Cow Fattening Farm.
Address/ Location	:	Vill: Maligasa, Post: Tabuniya. Thana : Pabna, District: pabna
Total Investment in BDT	:	<b>BDT: 5,50,000</b>
Financing	:	Self financing: <b>BDT: 4,00,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT <b>5000</b> (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 6 cows @ TK. 50,000/- each;</li> <li>➤ In every six months the cows will be sale 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 90,000/-;</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 in July, 2016</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	100,000		0	100,000
Cost of 6 cows (Tk. 50,000 per Cow)	150,000	0	150,000	300,000
Fan 02 Pieces	5,000	0	0	5,000
Working Capital (Feeding Cost per cow 18000 per six month)		108,000	0	108,000
Water supply motor & Fittings	23,000	0	0	23,000
medicine and doctor		10,000		10,000
Cash in hand	-	4,000		4,000
<b>Total Capital</b>	<b>278,000</b>	<b>122,000</b>	<b>150,000</b>	<b>550,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	400,000	73
Investor's Contribution(GK)	150,000	27
<b>Total Investment</b>	<b>550,000</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)	540,000	540,000	1,080,000	594,000	594,000	1,188,000	653,400	653,400	1,306,800
Cow Dung Sales	10,800	10,800	21,600	11,340	11,340	22,680	11,907	11,907	11,924
<b>(A) Total Revenue</b>	<b>550,800</b>	<b>550,800</b>	<b>1,101,600</b>	<b>605,340</b>	<b>605,340</b>	<b>1,210,680</b>	<b>665,307</b>	<b>665,307</b>	<b>1,318,724</b>
<b>Less: Cost of sales</b>									
Cow Cost	300,000	300,000	600,000	315,000	315,000	630,000	330,750	330,750	661,500
Cow Food	108,000	108,000	216,000	113,400	113,400	226,800	119,070	119,070	238,140
<b>(B) Total Cost of Sales</b>	<b>408,000</b>	<b>408,000</b>	<b>816,000</b>	<b>428,400</b>	<b>428,400</b>	<b>856,800</b>	<b>449,820</b>	<b>449,820</b>	<b>899,640</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>142,800</b>	<b>142,800</b>	<b>285,600</b>	<b>176,940</b>	<b>176,940</b>	<b>353,880</b>	<b>215,487</b>	<b>215,487</b>	<b>419,084</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	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
<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>44,700</b>	<b>44,700</b>	<b>89,400</b>	<b>45,585</b>	<b>45,585</b>	<b>91,170</b>	<b>46,529</b>	<b>46,529</b>	<b>93,059</b>
<b>(C-D)Net Profit:</b>	<b>98,100</b>	<b>98,100</b>	<b>196,200</b>	<b>131,355</b>	<b>131,355</b>	<b>262,710</b>	<b>168,958</b>	<b>168,958</b>	<b>337,916</b>
<b>Retained Income:</b>			<b>196,200</b>			<b>262,710</b>			<b>337,916</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	408,200	610,910
Capital Infusion by Udyokta	122000	0	0
Capital Infusion by Investor	150000	0	0
Sales	1,101,600	1,210,680	1,318,724
<b>Total Receipts</b>	<b>1,373,600</b>	<b>1,618,880</b>	<b>1,929,634</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	816,000	856,800	899,640
Operating expenses	<b>89,400</b>	<b>91,170</b>	<b>93,059</b>
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>965,400</b>	<b>1,007,970</b>	<b>1,052,699</b>
<b>Closing Balance</b>	<b>408,200</b>	<b>610,910</b>	<b>876,935</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 24<sup>th</sup> Ex. SB Design Lab on June 20,  
2016 at Grameen Kalyan

Thank you

# Existing Shade









# NU With her & MOTHER



**Thank You**