



Grameen kalyan

Proposed NU Business Name : Raihan Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Resma Khatun Vill : Monohorpur ,Post: Tebuniya, Thana: Pabna, District: Pabna
Age	:	33 Years.
Marital status	:	Married.
Children	:	Two (sons) one (Daughter)
No. of siblings:	:	1(One) Brother 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. Shefali khatun. Md. Razzak Pramanik Branch: Devttor, Group #02, Centre# 71/M, Loan no 7485/1 Member since: 2012 , First loan: Tk.10,000, Last GB loan: 20,000, Outstanding 8,120. Father. No Nil Nil Nil
Education, till to date	:	Class seven.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture work
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 five years cow rearing experiences.
Other Own/Family Sources of Income	:	Husband's income from Agriculture work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01733-577515
National ID number	:	7615577233869
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit, Pabna.(FS: Juyel Sheikh-2724)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 10,000 (ten 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

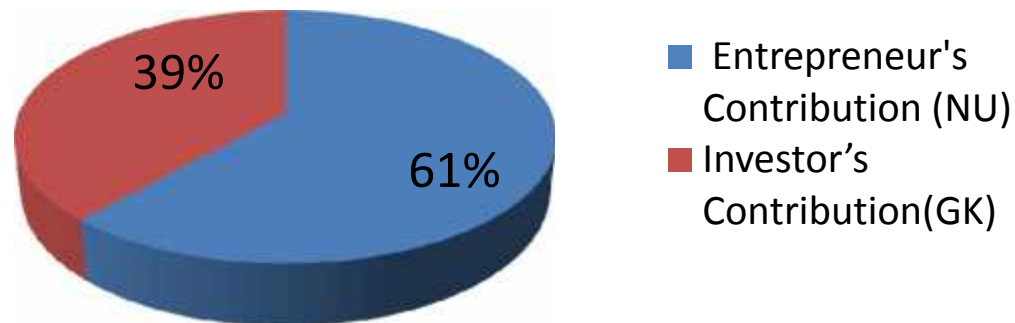
Business Name	:	Raihan Cow Fattening Farm.
Address/ Location	:	Vill: Monohorpur, Post: Tebuniya. Thana : Pabna, District: Pabna
Total Investment in BDT	:	BDT: 3,11,500
Financing	:	Self financing: BDT: 1,91,500 Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four 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 sale 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 90,000/-; ➤ 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 in July, 2016

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	30,000	10,000	0	40,000
Cost of 4 cows (Tk. 40,000 per Cow)	60,000	0	120,000	180,000
Fan 01 Piece	-	2,500	0	2,500
Working Capital (Feeding Cost per cow 18000 per six month)		72,000	0	72,000
Water supply motor & Fittings	-	8,000	0	8,000
medicine and doctor		4,000		4,000
Cash in hand	-	5000		5000
Total Capital	90,000	101,500	120,000	311,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	191,500	61
Investor's Contribution(GK)	120,000	39
Total Investment	311,500	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)	360,000	360,000	720,000	396,000	396,000	792,000	435,600	435,600	871,200
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	367,200	367,200	734,400	403,560	403,560	807,120	443,538	443,538	879,155
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)]	135,200	135,200	270,400	159,960	159,960	319,920	187,758	187,758	367,595
Less: Operating Costs:									
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	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)	36,700	36,700	73,400	37,485	37,485	74,970	38,324	38,324	76,649
(C-D)Net Profit:	98,500	98,500	197,000	122,475	122,475	244,950	149,434	149,434	298,868
Retained Income:			197,000			244,950			298,868

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	370,500	567,450
Capital Infusion by Udyokta	101500	0	0
Capital Infusion by Investor	120000	0	0
Sales	734,400	807,120	879,155
Total Receipts	955,900	1,177,620	1,446,605
Cash Outflow:			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	73,400	74,970	76,649
Return to investor	48,000	48,000	48,000
Total payment	585,400	610,170	636,209
Closing Balance	370,500	567,450	810,396

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 24th Ex. SB Design Lab on June 20,
2016 at Grameen Kalyan

Thank you

Existing business photo







NU With her father & mother



Nu with her mother



Thank You