



Grameen kalyan

Proposed NU Business Name *Rabbat cow fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rabbat Hossian. Vill: Poradha, Post: poradha. Thana: Mirpur, District: Kushtia
Age	:	18 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	2 (two) Brothers
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. Lovely khatun</p> <p>Md. Asraf Hossain.</p> <p>Branch: Poradha, Group # 04, Centre # 82/M, Loan no: 1194</p> <p>Member since: 2005 , First loan: Tk. 10,000, Last GB loan: 26,000, Outstanding: 25438.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	S.S.C.

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 Five years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agriculture business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01989497420.
National ID number	:	19985019480033147.
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Kholilure Rahman(2457).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 10,000 (ten thousand) and use agriculture farm. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

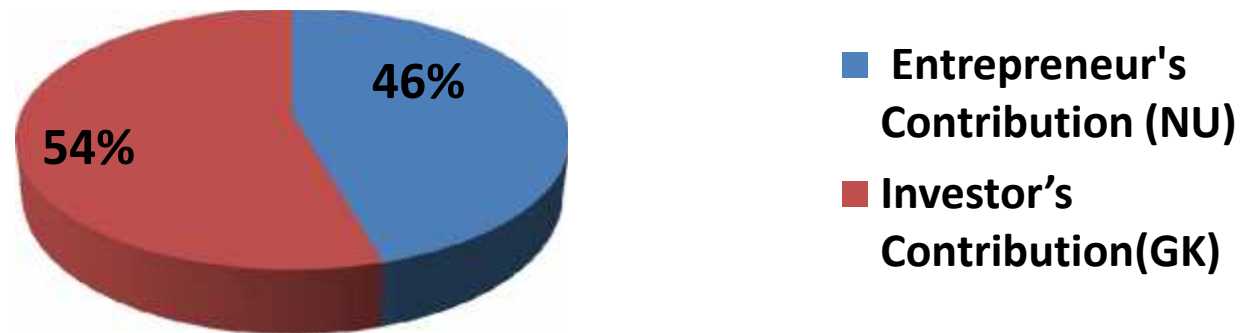
Business Name	:	Rabbat Cow Fattening Farm.
Address/ Location	:	Vill: Poradha, Post: Poradha Thana : Mirpur, District: Kushtia
Total Investment in BDT	:	BDT: 1,47,000/-
Financing	:	Self financing: BDT: 67,000/- Required Investment: BDT: 80,000/-
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 2 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)	5,000	20,000	0	25,000
Cost of 2 cow (Tk. 40,000 per Cow)	-	0	80,000	80,000
Fan 01 Piece	-	3,000	0	3,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	36,000	0	36,000
Medicine	-	3,000		3,000
Total Capital	5,000	62,000	80,000	147,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	67,000	46
Investor's Contribution(GK)	80,000	54
Total Investment	147,000	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+2n d Cycle)
Revenue:									
Estimated Sales (Cow)	160,000	160,000	320,000	176,000	176,000	352,000	193,600	193,600	387,200
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
(A) Total Revenue	163,600	163,600	327,200	179,780	179,780	359,560	197,569	197,569	395,138
Less: Cost of sales									
Cow Cost	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
Cow Food	36,000	36,000	72,000	37,800	37,800	75,600	39,690	39,690	79,380
(B) Total Cost of Sales	116,000	116,000	232,000	121,800	121,800	243,600	127,890	127,890	255,780
Gross profit (GP) [C=(A-B)]	47,600	47,600	95,200	57,980	57,980	115,960	69,679	69,679	139,358
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	2,000	2,000	4,000	2,100	2,100	4,200	2,205	2,205	4,410
Doctors and Medicine	2,000	2,000	4,000	2,100	2,100	4,200	2,205	2,205	4,410
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	2,500	2,500	5,000	2,750	2,750	5,500	3,025	3,025	6,050
Total Operating Cost (D)	26,300	26,300	52,600	26,840	26,840	53,680	27,420	27,420	54,839
(C-D)Net Profit:	21,300	21,300	42,600	31,140	31,140	62,280	42,260	42,260	84,519
Retained Income:	42,600			62,280			84,519		

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	-	152,600	182,880
Capital Infusion by Udyokta	62,000	-	-
Capital Infusion by Investor	80,000	-	-
Sales	327,200	359,560	395,138
Total Receipts	469,200	512,160	578,018
<u>Cash Outflow:</u>			
Cost of goods sold	232,000	243,600	255,780
Operating expenses	52,600	53,680	54,839
Return to investor	32,000	32,000	32,000
Total payment	316,600	329,280	342,619
Closing Balance	152,600	182,880	235,399

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 28th Ex. SB Design Lab on 27th July ,
2016 at Grameen Kalyan

Thank you

Existing Shade











NU With his Mother



Thank You