



# Grameen Kalyan

Proposed NU Business Name: Ratna Cow  
*Fattening farm*



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

Name and address	: Mst. Ratna Khatun Vill: Poradhah(kuthipara), Post: Poradhah, Upazilla : Kushtia, District: Kushtia
Age	: 27 Years.
Marital status	: Married.
No. of siblings:	: 1 (One) Brother & 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. Rashida Khatun : Late. Durlob Khah. : Branch: Porahah Mirpur, Group # 09, Centre # 23/M, Loan no.: 9381 Member since: 2004, First loan: Tk 5,000, Existing loan: 12,000, Outstanding: 5400 : 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.)	:	Housewife.
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 Three years cow rearing experiences. She will also get support from her father.
Other Own/Family Sources of Income	:	Agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01934557961
National ID number	:	5019480370426
NU Project Source/Reference	:	GK

## ***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 bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## *PROPOSED NOBIN UDYOKTA BUSINESS INFO*

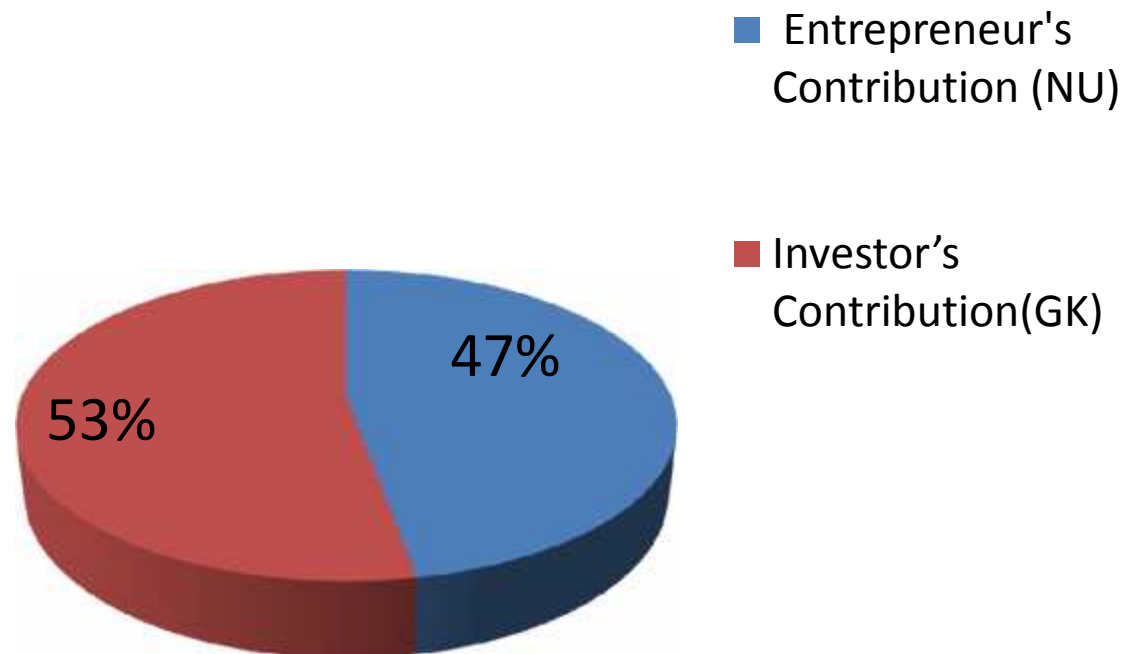
Project's Name	:	Ratna Cow Fattening Farm.
Address/ Location	:	Poradhah(Kuthipara),Kushtia.
Total Investment	:	<b>BDT :2,72,000 /-</b>
Financing	:	Self financing: <b>BDT : 1,25,000 /-</b> Required Investment: <b>BDT : 1,40,000/-</b> (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT:3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 50,000/- each;</li> <li>➤ In every six months the 3 cows will be sold 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 20,000/-;</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 is 3 years;</li> <li>➤ Expected date to start the project is in early, 2016.</li> </ul>

## *PROPOSED PROJECT INVESTMENT BREAKDOWN*

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
Cow Shade (Ready)	40,000	-	-	40,000
Cow(Three cows)	50,000	0	100,000	150,000
3 Cows feeding for six month	20000	0	40,000	60,000
Water supply motor		7,000		7,000
Fan	-	3,000	0	3,000
Cash in hand	5,000	0	0	5,000
<b>Total Capital</b>	<b>115,000</b>	<b>10,000</b>	<b>140,000</b>	<b>265,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	125,000	47
Investor's Contribution(GK)	140,000	53
<b>Total Investment</b>	<b>265,000</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)	270,000	270,000	540,000	297,000	297,000	594,000	326,700	326,700	653,400
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
<b>(A) Total Revenue</b>	<b>275,400</b>	<b>275,400</b>	<b>550,800</b>	<b>302,670</b>	<b>302,670</b>	<b>605,340</b>	<b>332,654</b>	<b>332,654</b>	<b>665,307</b>
<b>Less: Cost of sales</b>									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
<b>(B) Total Cost of Sales</b>	<b>210,000</b>	<b>210,000</b>	<b>420,000</b>	<b>220,500</b>	<b>220,500</b>	<b>441,000</b>	<b>231,525</b>	<b>231,525</b>	<b>463,050</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>65,400</b>	<b>65,400</b>	<b>130,800</b>	<b>82,170</b>	<b>82,170</b>	<b>164,340</b>	<b>101,129</b>	<b>101,129</b>	<b>202,257</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
<b>Non Cash Item:</b>									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
<b>Total Operating Cost (D)</b>	<b>30,000</b>	<b>30,000</b>	<b>60,000</b>	<b>30,900</b>	<b>30,900</b>	<b>61,800</b>	<b>31,890</b>	<b>31,890</b>	<b>63,780</b>
<b>(C-D)Net Profit:</b>	<b>35,400</b>	<b>35,400</b>	<b>70,800</b>	<b>51,270</b>	<b>51,270</b>	<b>102,540</b>	<b>69,239</b>	<b>69,239</b>	<b>138,477</b>
<b>Retained Income:</b>			<b>70,800</b>			<b>102,540</b>			<b>138,477</b>

**Notes:** 1. Agreed Grace period: Six Months.

2. **Investment Payback schedule:** Half-yearly installment will be paid after the first round of fund disbursement (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	5,000	159,800	206,340
Capital Infusion by Investor	140,000	0	0
Sales	550,800	605,340	665,307
Total Receipts	695,800	765,140	871,647
<b>Cash Outflow:</b>			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	60,000	61,800	63,780
Payback to investor	56,000	56,000	56,000
Total payment	536,000	558,800	582,830
Closing Balances	159,800	206,340	288,817

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 0  
Future employment: 0
- Ownership in his own name.

## **W**EAKNESS

- Shortage of foods in rainy season.

## **O**PPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle fattening;
- Investor's money will be payback in three years.

## **T**HREATS

- Theft;
- Disease.

# Trade License

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
ইউনিয়ন পরিষদের ৭ নং ফরম  
এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

ক্রমিক নং - 607

**লাইসেন্স**

**৪ নং বটতৈল ইউনিয়ন পরিষদ**

লাইসেন্স নং - ৬ (৬০৭)/১৫-১৬ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।

তারিখ : ১৫/১/১৫

দোকান / কোম্পানী / গ্রহীতার নাম : মোঃ রুম্মান আলী কমা গরু মোটা তৈলাকর খামার

পিতা / স্বামী / মালিকের নাম : মোঃ দুলাল হা মিয়া মোঃ রুম্মান আলী

ঠিকানা : মোস্তাফিজা বর্তমান কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : গরু মোটা তৈলাকর বৈধ বা বলবৎ থাকার সময় : ২০১৫-২০১৬

লাইসেন্সের মেয়াদ : ৩০/৬/২০১৬ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) : ২০০/- টাকা ৫ পয়সা (কথায়) দুইশত টাকা ৫প

১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৬০/-

মোহর

মোঃ রুম্মান আলী  
চেয়ারম্যান  
৪ নং বটতৈল ইউনিয়ন পরিষদ  
কুষ্টিয়া সদর, কুষ্টিয়া।

Presented at 10<sup>th</sup> SB Design Lab on Dec 24, 2015 at  
Grameen Kalyan

Thank you

# Pictures

# My mother and me

















**Thank You**