



Grameen kalyan

Proposed NU Business Name : Rubia Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md.Atiar Rahman Biswas Vill : Shamgonj ,Post: Jotpara Thana : Khoksha, District: Kushtia
Age	: 21 Years.
Marital status	: Unmarried.
No. of siblings:	: 2 (Two) brothers and 2 (Two) 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. Rubia Khatun : Md.Afsar Uddin Biswas . : Branch: Joyonti hajra Khoksha, Group #01, Centre# 55/M, Loan no.8758 Member since: 2007, First loan: Tk. 10,000 Last GB loan: 45,000, outstanding: All paid. : Father : No : Nil : Nil : Nil
Education, till to date	: H.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 three years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01736419698.
National ID number	:	19945016300013993.
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 2007. At first she took GB loan BDT 10,000 (Ten thousand) and used purchase Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

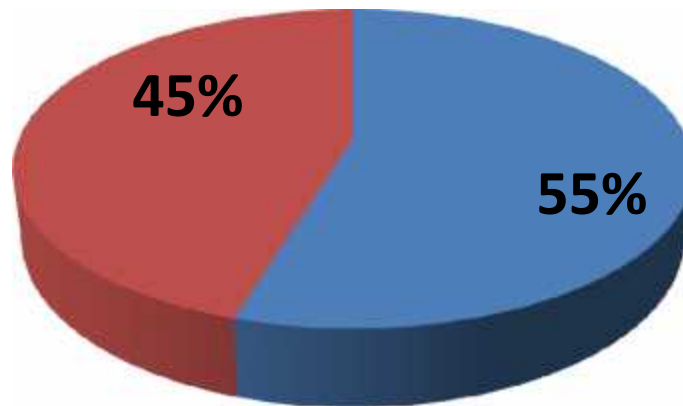
Business Name	:	Rubia Cow Fattening Farm.
Address/ Location	:	Vill:Shamgonj, Post:Jotpara Thana : Khoksha, District: Kushtia.
Total Investment in BDT	:	BDT: 2,65,000
Financing	:	Self financing: BDT: 1,45,500 Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (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 15,000-; ➤ Selling price of each cow after every cycle BDT 85,000/-; ➤ 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)	-	40,000	0	40,000
Cost of 4 cow (Tk. 40,000 per Cow)	35,000	0	120,000	155,000
Fan 01 Pcs	-	2,000	0	2,000
Working Capital (Feeding Cost per cow 15000 per six month)	-	60,000	0	60,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	0	0	0
Total Capital	35,000	110,000	120,000	265,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	145,000	55
Investor's Contribution(GK)	120,000	45
Total Investment	265,000	100



- Entrepreneur's Contribution (NU)
- Investor's Contribution(GK)

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)	340,000	340,000	680,000	374,000	374,000	748,000	411,400	411,400	822,800
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	347,200	347,200	694,400	381,560	381,560	763,120	419,338	419,338	830,755
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	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	220,000	220,000	440,000	231,000	231,000	462,000	242,550	242,550	485,100
Gross profit (GP) [C=(A-B)]	127,200	127,200	254,400	150,560	150,560	301,120	176,788	176,788	345,655
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
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	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	28,600	28,600	57,200	29,280	29,280	58,560	30,009	30,009	60,018
(C-D)Net Profit:	98,600	98,600	197,200	121,280	121,280	242,560	146,779	146,779	293,558
Retained Income:			197,200			242,560			293,558

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	379,200	573,760
Capital Infusion by Udyokta	110000	0	0
Capital Infusion by Investor	120000	0	0
Sales	694,400	763,120	830,755
Total Receipts	924,400	1,142,320	1,404,515
<u>Cash Outflow:</u>			
Cost of goods sold	440,000	462,000	485,100
Operating expenses	57,200	58,560	60,018
Return to investor	48,000	48,000	48,000
Total payment	545,200	568,560	593,118
Closing Balances	379,200	573,760	811,397

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 16th Ex. SB Design Lab on March 28,
2016 at Grameen Kalyan

Thank you

Existing Shade











Nu with his father & mother



NU With his Mother



Thank You