



Grameen kalyan

Proposed NU Business Name : Raton Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Raton Islam Vill : Mohendrapur, Post: Baniakandi Thana : Kumarkhali, District: Kushtia
Age	:	19 Years.
Marital status	:	Married.
Children	:	01 Daughter
No. of siblings:	:	1 (One) brother
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. Anowara Begum</p> <p>Md. Abu Bakkar Sardar</p> <p>Branch: Kumarkhali, Group #05, Centre# 11/M, Loan no. 4693</p> <p>Member since: 2006 First loan: Tk. 3,000</p> <p>Last GB loan: 20000 Outstanding: 11,000</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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 five years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01910494239
National ID number	:	19975017143000040
NU Project Source/Reference	:	Gk/Kum/Mst. Sharmin Akhter/2556

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 3,000 (Three thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

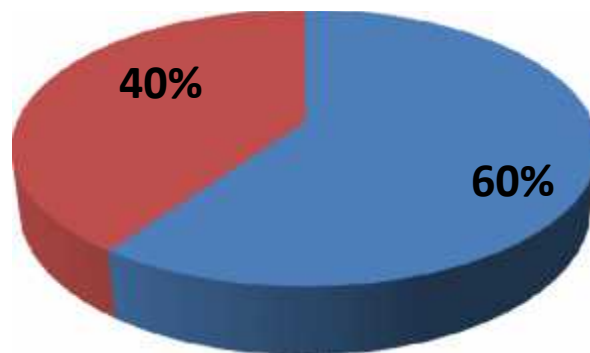
Business Name	:	Raton Cow Fattening Farm.
Address/ Location	:	Vill: Mohendrapur, Post: Baniakandi Thana : kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 3,73,000
Financing	:	Self financing: BDT: 2,23,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 50,000/- 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 20,000/-; ➤ Selling price of each cow after every cycle BDT 1,00,000/-; ➤ 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)	-	60,000	-	60,000
Cost of 4 cows (Tk. 50,000 per Cow)	60,000	-	150,000	210,000
Fan 01 Piece	-	3,000	-	3,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	80,000	-	80,000
Water supply motor & Fittings	-	10,000	-	10,000
Cash in hand	-	10,000	-	10,000
Total Capital	60,000	163,000	150,000	373,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	223,000	60
Investor's Contribution(GK)	150,000	40
Total Investment	373,000	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)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	407,200	407,200	814,400	447,560	447,560	895,120	491,938	491,938	983,876
Less: Cost of sales									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
(B) Total Cost of Sales	280,000	280,000	560,000	294,000	294,000	588,000	308,700	308,700	617,400
Gross profit (GP) [C=(A-B)]	127,200	127,200	254,400	153,560	153,560	307,120	183,238	183,238	366,476
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	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
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)	37,000	37,000	74,000	37,800	37,800	75,600	38,655	38,655	77,310
(C-D)Net Profit:	90,200	90,200	180,400	115,760	115,760	231,520	144,583	144,583	289,166
Retained Income:			180,400			231,520			289,166

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	-	433,400	604,920
Capital Infusion by Udyokta	163,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	814,400	895,120	983,876
Total Receipts	1,127,400	1,328,520	1,588,796
<u>Cash Outflow:</u>			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	74,000	75,600	77,310
Return to investor	60,000	60,000	60,000
Total payment	694,000	723,600	754,710
Closing Balance	433,400	604,920	834,086

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 27th Ex. SB Design Lab on 17th July,
2016 at Grameen Kalyan

Thank you

Existing Shade













NU with his Mother



NU With his Father & Mother



Thank You