



**Grameen kalyan**

**Proposed NU Business Name : Rokaya Cow Fattening Farm**



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

Name and address	:	Md. Tarikul Islam Vill : Baradi, Post: Koya Thana : Kumarkhali, District: Kushtia
Age	:	21 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	1 (One) Brother & 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	:	<p>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Mst. Taslima Khatun</p> <p>Md. Oliur Rahman</p> <p>Branch: Shelaidha, Group # 31, Centre# 25/M, Loan no. 8791</p> <p>Member since: 2008, First loan: Tk. 8,000</p> <p>Last GB loan: 40,000, Outstanding: All paid</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	Plastic factory work (in home) & cow fattening.
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 plastic work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01781130095
National ID number	:	1995501715102584
NU Project Source/Reference	:	GK/Kum/Md. Anowar Hossain/2525

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 8,000 (Eight thousand) and Purchase a goat. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

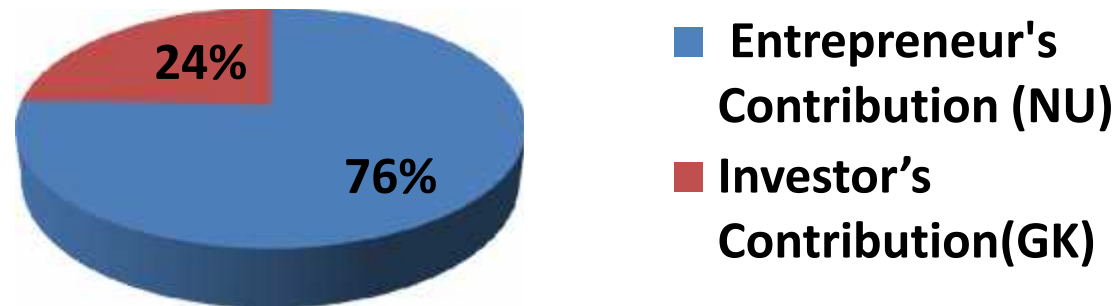
Business Name	:	Rokaya Cow Fattening Farm.
Address/ Location	:	Vill: Baradi, Post: Koya Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 4,11,500</b>
Financing	:	Self financing: <b>BDT: 3,11,500</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 4000</b> (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK. 50,000/- each;</li> <li>➤ 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;</li> <li>➤ Feeding cost of each cow/cycle = BDT 20,000/-;</li> <li>➤ Selling price of each cow after every cycle BDT 100,000/-;</li> <li>➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-;</li> <li>➤ Payback period to the investor is 3 years;</li> </ul>

## ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade (Repair)	-	50,000	0	50,000
Cost of 4 cows (Tk. 50,000 per Cow)	160,000	0	100,000	260,000
Fan 01 Piece	-	3,000	0	3,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	80,000	0	80,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	10000	0	10000
<b>Total Capital</b>	<b>160,000</b>	<b>151,000</b>	<b>100,000</b>	<b>411,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	311,000	76
Investor's Contribution(GK)	100,000	24
<b>Total Investment</b>	<b>411,000</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)	400,000	320,000	720,000	440,000	352,000	792,000	475,200	387,200	862,400
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
<b>(A) Total Revenue</b>	<b>407,200</b>	<b>327,200</b>	<b>734,400</b>	<b>447,560</b>	<b>359,560</b>	<b>807,120</b>	<b>483,138</b>	<b>395,138</b>	<b>878,276</b>
<b>Less: Cost of sales</b>									
Cow Cost	200,000	160,000	360,000	210,000	168,000	378,000	220,500	176,400	396,900
Cow Food	80,000	72,000	152,000	84,000	75,600	159,600	88,200	79,380	167,580
<b>(B) Total Cost of Sales</b>	<b>280,000</b>	<b>232,000</b>	<b>512,000</b>	<b>294,000</b>	<b>243,600</b>	<b>537,600</b>	<b>308,700</b>	<b>255,780</b>	<b>564,480</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>127,200</b>	<b>95,200</b>	<b>222,400</b>	<b>153,560</b>	<b>115,960</b>	<b>269,520</b>	<b>174,438</b>	<b>139,358</b>	<b>313,796</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
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
<b>Non Cash Item:</b>									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
<b>Total Operating Cost (D)</b>	<b>36,400</b>	<b>36,400</b>	<b>72,800</b>	<b>37,170</b>	<b>37,170</b>	<b>74,340</b>	<b>37,994</b>	<b>37,994</b>	<b>75,987</b>
<b>(C-D)Net Profit:</b>	<b>90,800</b>	<b>58,800</b>	<b>149,600</b>	<b>116,390</b>	<b>78,790</b>	<b>195,180</b>	<b>136,445</b>	<b>101,365</b>	<b>237,809</b>
<b>Retained Income:</b>	<b>149,600</b>			<b>195,180</b>			<b>237,809</b>		

**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.)***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Cash inflow</b>			
Opening Balance	-	360,600	515,780
Capital Infusion by Udyokta	151,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	734,400	807,120	878,276
<b>Total Receipts</b>	<b>985,400</b>	<b>1,167,720</b>	<b>1,394,056</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	512,000	537,600	564,480
Operating expenses	72,800	74,340	75,987
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>624,800</b>	<b>651,940</b>	<b>680,467</b>
<b>Closing Balances</b>	<b>360,600</b>	<b>515,780</b>	<b>713,589</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Ownership in his own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Shortage of foods in rainy season.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local Veterinary Doctors;</li><li><input type="checkbox"/> This area is famous for cattle fattening;</li><li><input type="checkbox"/> Investor's money will be payback in three years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Disease.</li></ul>

Presented at 28<sup>th</sup> Ex. SB Design Lab on 27<sup>th</sup> July ,  
2016 at Grameen Kalyan

Thank you

# Existing Shade















# NU With his Father & Mother



# NU With his Mother



**Thank You**