



Grameen kalyan

Proposed NU Business Name : Rifat Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md : Ayub Ali Vill : Jotmora, Post: Jaduboyra Thana : Kumarkhali, District: Kushtia
Age	:	32 Years.
Marital status	:	Married.
Children	:	02 son
No. of siblings:	:	3 brothers(three) 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. Rahila Khatun Md: Abdul Rahim Branch: Panti, Group # 02, Centre# 78/M, Loan no: 10105. Member since: 2002 , First loan: Tk.4,000, Last GB loan:50,000, Outstanding 5,000. : Father. : No : Nil : Nil : Nil
Education, till to date	:	Class five pass

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural Work & Grocery Shop
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 Ten years cow rearing experiences.
Other Own/Family Sources of Income	:	Agricultural.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01760242928
National ID number	:	5017134631725
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 2002. At first she took GB loan BDT 4,000 (Four thousand) and used agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

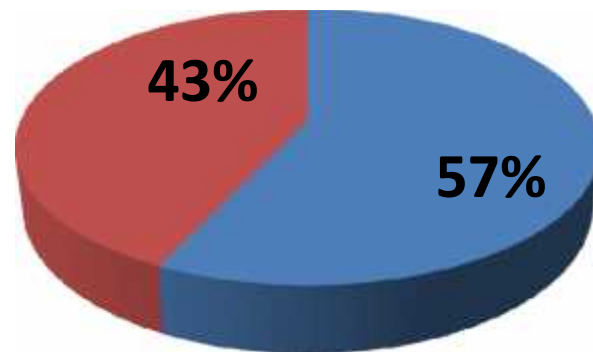
Business Name	:	Rifat Cow Fattening Farm.
Address/ Location	:	Vill: Jotmora, Post: Jduboyra Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 4,03,000
Financing	:	Self financing: BDT:2,30,000 Required Investment: BDT: 1,73,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 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	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	-	50,000	-	50,000
Cost of 5 cow (Tk. 50,000 per Cow)	80,000	-	150,000	230,000
Fan 02 Pcs	-	-	5,000	5,000
Water supply fittings Motor	-	-	8,000	8,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	100,000	-	100,000
Cash in hand	-	-	10,000	10,000
Total Capital	80,000	150,000	173,000	403,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	230,000	57
Investor's Contribution(GK)	173,000	43
Total Investment	403,000	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)	500,000	500,000	1,000,000	550,000	550,000	1,100,000	605,000	605,000	1,210,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	9,940
(A) Total Revenue	509,000	509,000	1,018,000	559,450	559,450	1,118,900	614,923	614,923	1,219,940
Less: Cost of sales									
Cow Cost	250,000	250,000	500,000	262,500	262,500	525,000	275,625	275,625	551,250
Cow Food	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
(B) Total Cost of Sales	350,000	350,000	700,000	367,500	367,500	735,000	385,875	385,875	771,750
Gross profit (GP) [C=(A-B)]	159,000	159,000	318,000	191,950	191,950	383,900	229,048	229,048	448,190
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	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
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	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Total Operating Cost (D)	37,000	37,000	74,000	37,750	37,750	75,500	38,548	38,548	77,095
(C-D)Net Profit:	122,000	122,000	244,000	154,200	154,200	308,400	190,500	190,500	381,000
Retained Income:			244,000			308,400			381,000

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: 6 installment including ownership transfer fee after 6 month grace period

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2	Year 3
Cash inflow			
Opening Balance	-	497,800	737,000
Capital Infusion by Udyokta	150,000	-	-
Capital Infusion by Investor	173,000	-	-
Sales	1,018,000	1,118,900	1,219,940
Total Receipts	1,341,000	1,616,700	1,956,940
<u>Cash Outflow:</u>			
Cost of goods sold	700,000	735,000	771,750
Operating expenses	74,000	75,500	77,095
Return to investor	69,200	69,200	69,200
Total payment	843,200	879,700	918,045
Closing Balances	497,800	737,000	1,038,895

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 14th Ex. SB Design Lab on Feb 29, 2016
at Grameen Kalyan

Thank you

Proposed Shade Place



Existing Shade & Cow













NU with his Father & Mother



NU With his Mother



Thank You