



Grameen kalyan

Proposed NU Business Name : **Rakib Shakib Cow Fattening Farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Kamrul Hassan Vill : Varol, Post: Hatiun, Thana : Mirpur,District: Kushtia
Age	:	31 years
Marital status	:	Married
Children	:	3(three) sons
No. of siblings:	:	5 (five) brother's & 3(three) sister's
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. Halima Khatun</p> <p>Leat. Mohot Ali mondol</p> <p>Branch: Poradho, Group #09, Centro# 17/M, Loan no.7032/1</p> <p>Member since: 2013 , First loan: Tk. 10,000, Last GB loan: 30,000, Outstanding: 12,000</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Eight

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 four years experience.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01750162224
National ID number	:	5019436350667
NU Project Source/Reference	:	Grameen Kalyan, Kushtia Unit Office, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2014. At first she took GB loan BDT 10,000 (ten 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

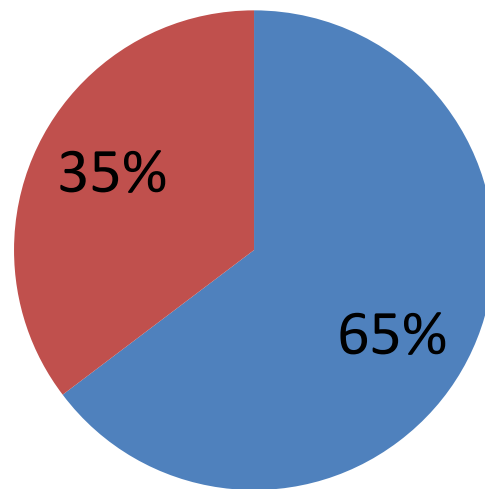
Business Name	:	Rakib Shakib Cow Fattening Farm
Address/ Location	:	Vill: Varoul, Post: Poradha Thana: Mirpur, District: Kushtia.
Total Investment in BDT	:	BDT: 4,25,000/-
Financing	:	Self financing: BDT: 2,75,000/- Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (five 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 90,000/-; ➤ 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 as soon as possible 2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow shade (Repair)	10,000	50,000	-	60,000
Cow(five cows)	100,000		150,000	250,000
5 Cows feeding for six month	-	100,000		100,000
Medicine	0	5,000	0	5,000
Motor	7000			7,000
Fan	3000			3,000
Total Capital	120,000	155,000	150,000	425,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	275,000	65
Investor's Contribution(GK)	150,000	35
Total Investment	425,000	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)	450,000	450,000	900,000	495,000	495,000	990,000	544,500	544,500	1,089,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
(A) Total Revenue	459,000	459,000	918,000	504,450	504,450	1,008,900	554,423	554,423	1,108,845
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)]	109,000	109,000	218,000	136,950	136,950	273,900	168,548	168,548	337,095
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	5000	5000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Doctors and Medicine	5000	5000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	45,700	45,700	91,400	46,970	46,970	93,940	48,367	48,367	96,734
(C-D)Net Profit:	63,300	63,300	126,600	89,980	89,980	179,960	120,181	120,181	240,361
Retained Income:	126,600		179,960			240,361			

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
<u>Cash inflow:</u>			
Opening Balance	0	371,600	491,560
Capital infusion by UDOYKTA	155,000		
Capital infusion by investor	150,000	0	0
Sales	918,000	1,008,900	1,108,845
Total receipts	1,223,000	1,380,500	1,600,405
<u>Cash Outflow:</u>			
Cost of goods sold	700,000	735,000	771,750
Operating expenses	91,400	93,940	96,734
Payback to investor	60,000	60,000	60,000
Total payment	851,400	888,940	928,484
Closing Balance	371,600	491,560	671,921

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Shortage of foods in rainy season.

OPPORTUNITIES

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

THREATS

- Theft;
- Disease.

Presented at 17th Ex. SB Design Lab on April 20,
2016 at Grameen Kalyan

Thank you



















Mother & NU

