



Grameen kalyan

Proposed NU Business Name : Arafat Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Nargis sultana Rimu Vill : Tebaria, Post: Kumarkhali Thana : Kumarkhali, District: Kushtia
Age	:	31 years
Marital status	:	Married.
Children	:	01 Son
No. of siblings:	:	2 (Two) Brothers & 1 (One) sister
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. Sohida Khatun</p> <p>Md. Sobhan</p> <p>Branch: Joyonti Hazra, Group #05, Centre# 42/ M, Loan no. 3617/1</p> <p>Member since: 2008 , First loan: Tk. 10,000 Last GB loan: 25,000, Outstanding: 5,000</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	S.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 she has ten years cow rearing experience.
Other Own/Family Sources of Income	:	Husband job holder.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01621887079
National ID number	:	19855027108017947
NU Project Source/Reference	:	Gk/Kum/ Nupur Rani Saha/2561

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 10,000 (Ten thousand) and used Business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

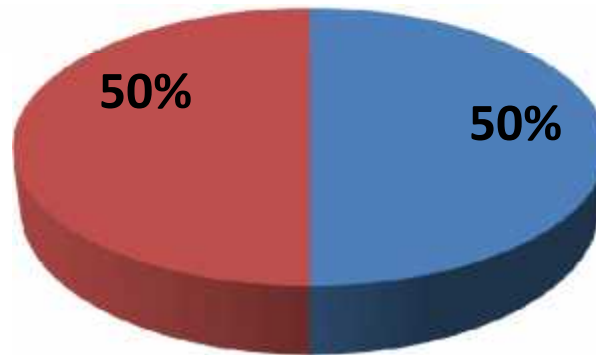
Business Name	:	Arafat Cow Fattening Farm.
Address/ Location	:	Vill : Tebaria, Post: Kumarkhali Thana: kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 3,00,000
Financing	:	Self financing: BDT: 1,50,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 40,000/- each; ➤ 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; ➤ Feeding cost of each cow/cycle = BDT 18,000/-; ➤ Selling price of each cow after every cycle BDT 80,000/-; ➤ 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	-	10,000	50,000
Cost of 4 cows (Tk. 40,000 per Cow)	35,000	-	120,000	155,000
Fan 01 piece		3,000	-	3,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	72,000	-	72,000
Water Supply Motor fittings		-	10,000	10,000
Cash in hand	-	-	10,000	10,000
Total Capital	75,000	75,000	150,000	300,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	150,000	50
Investor's Contribution(GK)	150,000	50
Total Investment	300,000	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)	320,000	320,000	640,000	352,000	352,000	704,000	387,200	387,200	774,400
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	327,200	327,200	654,400	359,560	359,560	719,120	395,138	395,138	790,276
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	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
(B) Total Cost of Sales	232,000	232,000	464,000	243,600	243,600	487,200	255,780	255,780	511,560
Gross profit (GP) [C=(A-B)]	95,200	95,200	190,400	115,960	115,960	231,920	139,358	139,358	278,716
Less: Operating Costs:									
Electricity bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
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	900	900	1,800	945	945	1,890	992	992	1,985
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)	35,400	35,400	70,800	36,070	36,070	72,140	36,784	36,784	73,567
(C-D)Net Profit:	59,800	59,800	119,600	79,890	79,890	159,780	102,575	102,575	205,149
Retained Income:			119,600			159,780			205,149

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	-	284,600	384,380
Capital Infusion by Udyokta	75,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	654,400	719,120	790,276
Total Receipts	879,400	1,003,720	1,174,656
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	70,800	72,140	73,567
Return to investor	60,000	60,000	60,000
Total payment	594,800	619,340	645,127
Closing Balance	284,600	384,380	529,529

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

Thank you

Existing Shade













NU with her Mother



NU with her Father & Mother



Thank You