



Grameen kalyan

Proposed NU Business Name : Razia Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Somrat Hosain Vill : Darigram, Post: Shelaidah Thana : Kumarkhali, District: Kushtia
Age	:	21 Years.
Marital status	:	Married.
Children	:	Nil
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. Razia Khatun</p> <p>Md. Hanif Sheikh</p> <p>Branch: Shilaidah, Group #18, Centre# 10/M, Loan no. 8368</p> <p>Member since: 2012 , First loan: Tk. 10,000, Last GB loan: 20,000, Outstanding: 16,000.</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.)	:	He has no formal training but he has three years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Paper business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01738492150
National ID number	:	19955017194101994
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 2012. At first she took GB loan BDT 10,000 (Ten 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

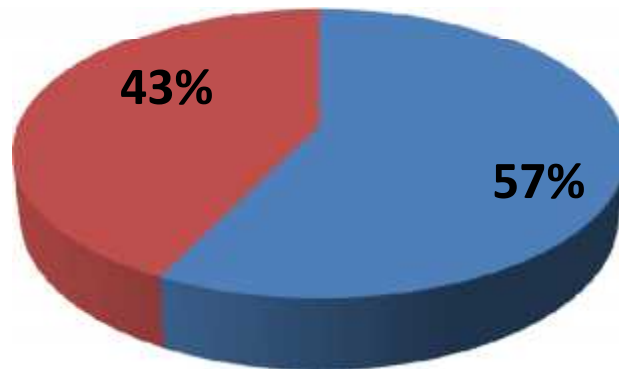
Business Name	:	Razia Cow Fattening Farm.
Address/ Location	:	Vill: Darigram, Post: Shelaidah Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 2,34,000
Financing	:	Self financing: BDT: 1,34,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 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 85,000/-; ➤ 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	40,000	-	-	40,000
Cost of 3 cows (Tk. 40,000 per Cow)	-	20,000	100,000	120,000
Fan 01 Piece		3,000	-	3,000
Working Capital (Feeding Cost per cow 18000 per six month)		54,000	-	54,000
Water supply motor & Fittings		7,000	-	7,000
Cash in hand		10,000	-	10,000
Total Capital	40,000	94,000	100,000	234,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	134,000	57
Investor's Contribution(GK)	100,000	43
Total Investment	234,000	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)	255,000	255,000	510,000	280,500	280,500	561,000	308,550	308,550	617,100
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	260,400	260,400	520,800	286,170	286,170	572,340	314,504	314,504	629,007
Less: Cost of sales									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
(B) Total Cost of Sales	174,000	174,000	348,000	182,700	182,700	365,400	191,835	191,835	383,670
Gross profit (GP) [C=(A-B)]	86,400	86,400	172,800	103,470	103,470	206,940	122,669	122,669	245,337
Less: Operating Costs:									
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	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
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)	34,100	34,100	68,200	34,705	34,705	69,410	35,350	35,350	70,701
(C-D)Net Profit:	52,300	52,300	104,600	68,765	68,765	137,530	87,318	87,318	174,637
Retained Income:			104,600			137,530			174,637

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	-	258,600	356,130
Capital Infusion by Udyokta	94,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	520,800	572,340	629,007
Total Receipts	714,800	830,940	985,137
<u>Cash Outflow:</u>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	68,200	69,410	70,701
Return to investor	40,000	40,000	40,000
Total payment	456,200	474,810	494,371
Closing Balance	258,600	356,130	490,767

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











NU With his Mother



Thank You