



Grameen kalyan

Proposed NU Business Name : Rokeya cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rohiz sheikh. Vill: kalabaria, Post: poradha. Thana: Mirpur, District: Kushtia
Age	:	23 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	3 (three) Brothers
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. Rokeya Begum</p> <p>Md. Jamal Sheikh.</p> <p>Branch: poradha, Group # 11, Centre # 48/M, Loan no: 9259/1</p> <p>Member since: 2000 , First loan: Tk. 3,000, Last GB loan: 12,000, Outstanding: 5400.</p> <p>Father.</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 eight years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agriculture business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01758311264.
National ID number	:	19935019480000026.
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Kholilure Rahman(2457).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 3,000 (three thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

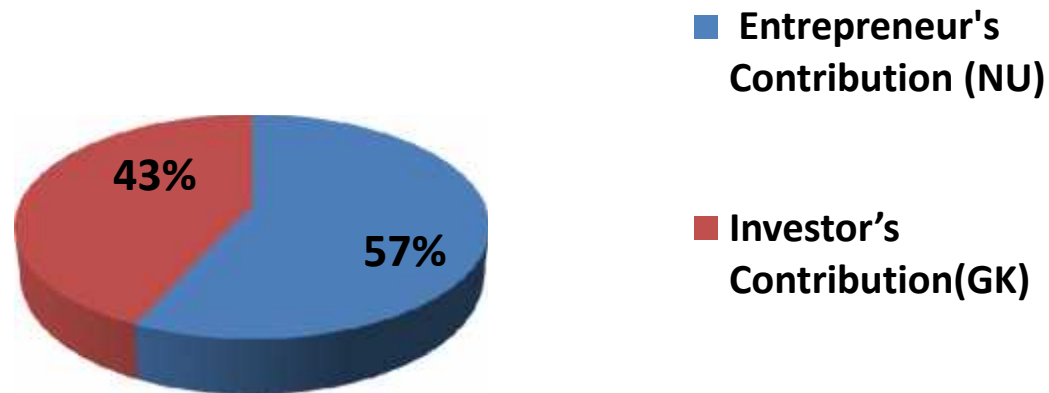
Business Name	:	Rokeya Cow Fattening Farm.
Address/ Location	:	Vill : kalabaria, Post: poradha Thana : Mirpur, District: Kushtia
Total Investment in BDT	:	BDT: 2,27,000/-
Financing	:	Self financing: BDT: 129,000/- Required Investment: BDT: 98,000/-
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three 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 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 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 (Ready)	40,000	0	0	40,000
Cost of 3 cows (Tk. 40,000 per Cow)	40,000	0	80,000	120,000
Fan 01 Piece	-	3,000	0	3,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	36,000	18,000	54,000
Medicine		3,000		3,000
Water supply motor & Fittings	-	7,000	0	7,000
Total Capital	80,000	49,000	98,000	227,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	129,000	57
Investor's Contribution(GK)	98,000	43
Total Investment	227,000	100



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)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	245,400	245,400	490,800	269,670	269,670	539,340	296,354	296,354	592,707
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)]	71,400	71,400	142,800	86,970	86,970	173,940	104,519	104,519	209,037
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
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	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Non Cash Item:									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	28,800	28,800	57,600	29,490	29,490	58,980	30,230	30,230	60,459
(C-D)Net Profit:	42,600	42,600	85,200	57,480	57,480	114,960	74,289	74,289	148,578
Retained Income:			85,200			114,960			148,578

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	-	193,000	268,760
Capital Infusion by Udyokta	49,000	-	-
Capital Infusion by Investor	98,000	-	-
Sales	490,800	539,340	592,707
Total Receipts	637,800	732,340	861,467
<u>Cash Outflow:</u>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	57,600	58,980	60,459
Return to investor	39,200	39,200	39,200
Total payment	444,800	463,580	483,329
Closing Balances	193,000	268,760	378,138

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 his Mother



Thank You