



Grameen kalyan

Proposed NU Business Name : Motier cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rana Ali. Vill: Barkhda Uttor para, Post: Jogia. Thana: kushtia Sador, District: Kushtia
Age	:	22 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	4(Four) 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. Anjera khatun</p> <p>Md. Motier Rhaman.</p> <p>Branch: Barkhada, Group # 04, Centre # 2/M, Loan no: 1572/1</p> <p>Member since: 1997 , First loan: Tk. 5,000, Last GB loan: 70,000, Outstanding: 38,860.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Five

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 Five years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agriculture business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01763330249.
National ID number	:	19945017925000347.
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 1997. At first she took GB loan BDT 5,000 (Five 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

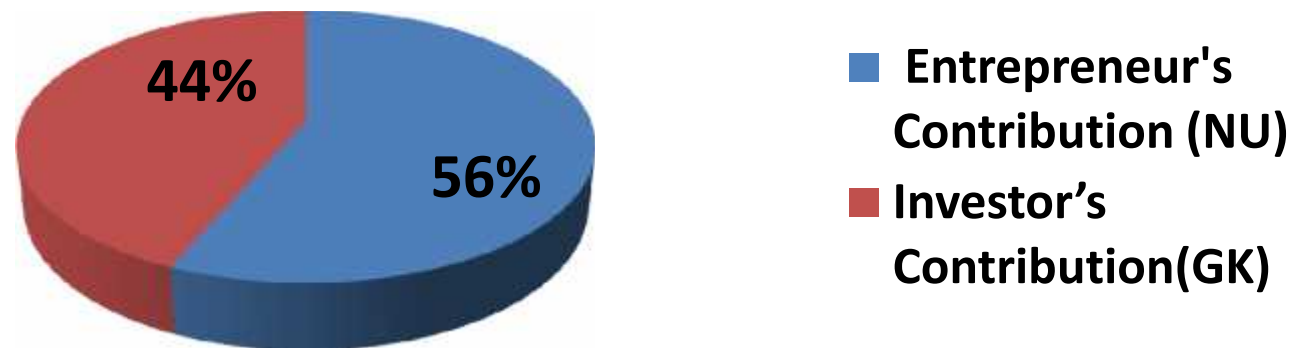
Business Name	:	Motier Cow Fattening Farm.
Address/ Location	:	Vill: Barkhda Uttor para, Post: Jogia Thana: Kushtia Sador, District: Kushtia
Total Investment in BDT	:	BDT: 2,75,500/-
Financing	:	Self financing: BDT: 1,55,500/- Required Investment: BDT: 1,20,000/-
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three 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 (Ready)	30,000	0	0	30,000
Cost of 4 cows (Tk. 40,000 per Cow)	40,000	0	120,000	160,000
Fan 01 Piece	2,500	0	0	2,500
Working Capital (Feeding Cost per cow 18000 per six month)	-	72,000	0	72,000
Medicine		4,000		4,000
Water supply motor & Fittings	7,000	0	0	7,000
Total Capital	79,500	76,000	120,000	275,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	155,500	56
Investor's Contribution(GK)	120,000	44
Total Investment	275,500	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)	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	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
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	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)	30,800	30,800	61,600	31,590	31,590	63,180	32,435	32,435	64,869
(C-D)Net Profit:	64,400	64,400	128,800	84,370	84,370	168,740	106,924	106,924	213,847
Retained Income:	128,800			168,740			213,847		

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	-	276,800	397,540
Capital Infusion by Udyokta	76,000	-	-
Capital Infusion by Investor	120,000	-	-
Sales	654,400	719,120	790,276
Total Receipts	850,400	995,920	1,187,816
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	61,600	63,180	64,869
Return to investor	48,000	48,000	48,000
Total payment	573,600	598,380	624,429
Closing Balance	276,800	397,540	563,387

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 28th Ex. SB Design Lab on 27th July ,
2016 at Grameen Kalyan

Thank you

Existing Shade











NU With his Mother



Thank You