



Grameen kalyan

Proposed NU Business Name : RI Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rakibul Islam Vill: Khorshedpur ,Post: Selaidah Thana : Kumarkhali, District: Kushtia
Age	:	26 Years.
Marital status	:	Unmarried.
No. of siblings:	:	1 (One) brothers and 2 (Two) 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Rashida Begum Md. Motaleb Hossain Branch: Selaidah, Group #04, Centro# 64/M, Loan no. 7282 Member since: 2000 , First loan: Tk. 5,000, Last GB loan: 1,35,000, Outstanding: All Paid Entrepreneur No Nil Nil Nil
Education, till to date	:	B.B.A from National University.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Rice Business.
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 ten years cow rearing experiences.
Other Own/Family Sources of Income	:	Agricultural Farm
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01717401965.
National ID number	:	5017194521635.
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 5,000 (Five 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

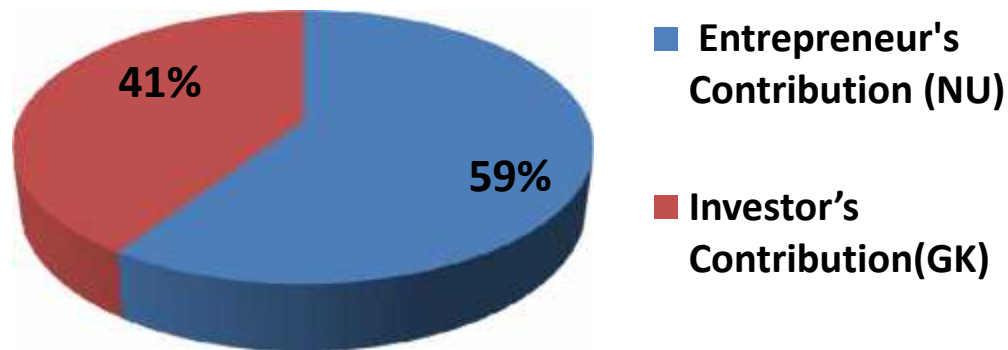
Business Name	:	RI Cow Fattening Farm.
Address/ Location	:	Vill: Khorshedpur , Post: Selaidah Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	BDT: 6,13,000
Financing	:	Self financing: BDT: 3,63,000 Required Investment: BDT: 2,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 10 cows @ TK. 30,000/- 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 15,000/-; ➤ Selling price of each cow after every cycle BDT 65,000/-; ➤ 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 in early 2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	100,000	40,000	0	140,000
Cost of 10 cow (Tk. 30,000 per Cow)	60,000	0	240,000	300,000
Fan	-	5,000	0	5,000
Working Capital (Feeding Cost per cow 15000 per six month)	-	150,000		150,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-		10000	10000
Total Capital	160,000	203,000	250,000	613,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	363,000	59
Investor's Contribution(GK)	250,000	41
Total Investment	613,000	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)	650,000	650,000	1,300,000	715,000	715,000	1,430,000	786,500	786,500	1,573,000
Cow Dung Sales	18,000	18,000	36,000	18,900	18,900	37,800	19,845	19,845	19,862
(A) Total Revenue	668,000	668,000	1,336,000	733,900	733,900	1,467,800	806,345	806,345	1,592,862
Less: Cost of sales									
Cow Cost	300,000	300,000	600,000	315,000	315,000	630,000	330,750	330,750	661,500
Cow Food	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
(B) Total Cost of Sales	450,000	450,000	900,000	472,500	472,500	945,000	496,125	496,125	992,250
Gross profit (GP) [C=(A-B)]	218,000	218,000	436,000	261,400	261,400	522,800	310,220	310,220	600,612
Less: Operating Costs:									
Electricity bill	2,400	2,400	4,800	2,520	2,520	5,040	2,646	2,646	5,292
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	10,000	10,000	20,000	10,500	10,500	21,000	11,025	11,025	22,050
Mobile bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
Non Cash Item:									
Depreciation Expenses	5,000	5,000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Total Operating Cost (D)	52,200	52,200	104,400	53,560	53,560	107,120	55,013	55,013	110,026
(C-D)Net Profit:	165,800	165,800	331,600	207,840	207,840	415,680	255,207	255,207	510,414
Retained Income:			331,600			415,680			510,414

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	0	684,600	1,000,280
Capital Infusion by Udyokta	203000	0	0
Capital Infusion by Investor	250000	0	0
Sales	1,336,000	1,467,800	1,592,862
Total Receipts	1,789,000	2,152,400	2,593,142
Cash Outflow:			
Cost of goods sold	900,000	945,000	992,250
Operating expenses	104,400	107,120	110,026
Return to investor	100,000	100,000	100,000
Total payment	1,104,400	1,152,120	1,202,276
Closing Balances	684,600	1,000,280	1,390,866

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Shortage of foods in rainy season.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Veterinary Doctors;<input type="checkbox"/> This area is famous for cattle fattening;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 9th SB Design Lab on Nov 23, 2015 at
Grameen Kalyan

Thank you

Existing Shade



Existing Shade inside









Existing Shade Back Side



Family Picture (Nu With his Father & Mother)



NU With his Mother



Thank You

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