



Grameen kalyan

Proposed NU Business Name :Rana Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Rana Hossain Vill: Mohendrapur, Post: Baniakandi Thana : Kumarkhali, District: Kushtia
Age	: 20 Years.
Marital status	: Unmarried.
No. of siblings:	: 1 (One) brother and 2 (Two) sisters
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. Rehena Khatun : Md. Robiul Islam : Branch: Kumarkhali, Group #02, Centre# 11/M, Loan no. 1212/1 Member since: 1995 , First loan: Tk. 3,000, Last GB loan: 100,000, Outstanding: 45,000 : Father : Nil : Nil : Nil :
Education, till to date	: H.S.C Pass

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 two years cow rearing experiences.
Other Own/Family Sources of Income	:	Agricultural Work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01762759451
National ID number	:	19955017143052290 (By birth Certificate)
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 1995. At first she took GB loan BDT 3,000 (Three thousand) and used agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rana Cow Fattening Farm.
Address/ Location	:	Vill: Mohendrapur, Post: Baniakandi Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	BDT: 3,83,000
Financing	:	Self financing: BDT:2,33,000 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 6 cows @ TK. 35,000/- 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 70,000/-; ➤ 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 in early 2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	-	50,000	-	50,000
Cost of 6 cow (Tk. 35,000 per Cow)	70,000	-	140,000	210,000
Fan 01 Pcs	-	5,000	-	5,000
Working Capital (Feeding & medicine cost)	-	108,000	-	108,000
Cash in hand	-	-	10,000	10,000
Total Capital	70,000	163,000	150,000	383,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	233,000	61
Investor's Contribution(GK)	150,000	39
Total Investment	383,000	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)	420,000	420,000	840,000	462,000	462,000	924,000	508,200	508,200	1,016,400
Cow Dung Sales	10,800	10,800	21,600	11,340	11,340	22,680	11,907	11,907	11,924
(A) Total Revenue	430,800	430,800	861,600	473,340	473,340	946,680	520,107	520,107	1,028,324
Less: Cost of sales									
Cow Cost	210,000	210,000	420,000	220,500	220,500	441,000	231,525	231,525	463,050
Cow Food	108,000	108,000	216,000	113,400	113,400	226,800	119,070	119,070	238,140
(B) Total Cost of Sales	318,000	318,000	636,000	333,900	333,900	667,800	350,595	350,595	701,190
Gross profit (GP) [C=(A-B)]	112,800	112,800	225,600	139,440	139,440	278,880	169,512	169,512	327,134
Less: Operating Costs:									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Doctors and Medicine	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	24,000	24,000	48,000	21,000	21,000	42,000	21,000	21,000	42,000
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)	37,500	37,500	75,000	35,325	35,325	70,650	36,206	36,206	72,413
(C-D)Net Profit:	75,300	75,300	150,600	104,115	104,115	208,230	133,306	133,306	266,612
Retained Income:			150,600			208,230			266,612

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: 6 installment including ownership transfer fee after 6 month grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	0	403,600	551,830
Capital Infusion by Udyokta	163000	0	0
Capital Infusion by Investor	150000	0	0
Sales	861,600	946,680	1,028,324
Total Receipts	1,174,600	1,350,280	1,580,154
<u>Cash Outflow:</u>			
Cost of goods sold	636,000	667,800	701,190
Operating expenses	75,000	70,650	72,413
Return to investor	60,000	60,000	60,000
Total payment	771,000	798,450	833,603
Closing Balances	403,600	551,830	746,551

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 11th Ex. SB Design Lab on 14th January,
2016 at Grameen Kalyan.

Thank you

Pictures

Existing Shade



Existing Shade











Family Picture (Nu With Father & Mother)



NU With his Mother



Thank You