



**Grameen kalyan**

**Proposed NU Business Name :Ruma Cow Fattening Farm**



## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Asha Vill : Kholisadah ,Post: Koya Thana : Kumarkhali, District: Kushtia
Age	:	31 Years.
Marital status	:	Married.
No. of siblings:	:	3 (Three) brothers and 1(One) sister
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst:Aleya Begum
(iii) Father's name	:	Md. Hekmot Ali
(iv) GB member's info	:	Branch: Shelaidah, Group #13, Centre# 66/M, Loan no 7827. Member since: 2010 , First loan: Tk.10,000, Last GB loan:20,000, Outstanding 14,000.
Further Information:	:	Entrepreneur.
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
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.)	:	Agricultural Work.
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 six years cow rearing experiences.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01715614108
National ID number	:	5017151502491
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 2010. At first she took GB loan BDT 10,000 (Ten 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***

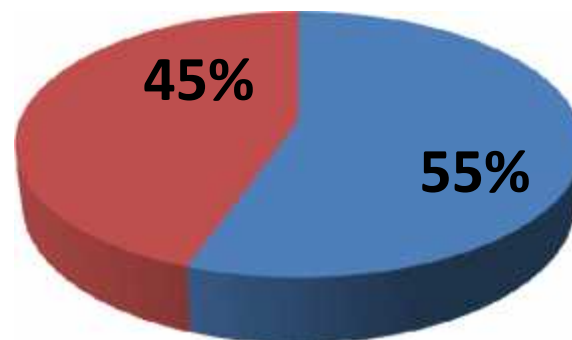
Business Name	:	Ruma Cow Fattening Farm.
Address/ Location	:	Vill: Kholishadah, Post: Koya. Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,36,000</b>
Financing	:	Self financing: <b>BDT: 1,86,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 5 cows @ TK. 35,000/- each;</li> <li>➤ 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;</li> <li>➤ Feeding cost of each cow/cycle = BDT 18,000;</li> <li>➤ Selling price of each cow after every cycle BDT 80,000/-;</li> <li>➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-;</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project is as soon as possible.</li> </ul>

## ***PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Proposed Business (BDT)</b>		<b>Total (BDT)</b>
	<b>NU</b>	<b>Investor</b>	
<b>Investments in different categories:</b>			
Cow Shade(Repair)	60,000	-	60,000
Cost of 5 cow (Tk. 35,000 per Cow)	25,000	140,000	165,000
Fan 01 Pcs	3,000	-	3,000
Working Capital (Feeding & medicine cost)	90,000	-	90,000
Water supply motor & Fittings	8,000	-	8,000
Cash in hand	-	10,000	10,000
<b>Total Capital</b>	<b>186,000</b>	<b>150,000</b>	<b>336,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	186,000	55
Investor's Contribution(GK)	150,000	45
<b>Total Investment</b>	<b>336,000</b>	<b>100</b>



- 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)
<b>Revenue:</b>									
Estimated Sales (Cow)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	9,940
<b>(A) Total Revenue</b>	<b>409,000</b>	<b>409,000</b>	<b>818,000</b>	<b>449,450</b>	<b>449,450</b>	<b>898,900</b>	<b>493,923</b>	<b>493,923</b>	<b>977,940</b>
<b>Less: Cost of sales</b>									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
<b>(B) Total Cost of Sales</b>	<b>290,000</b>	<b>290,000</b>	<b>580,000</b>	<b>304,500</b>	<b>304,500</b>	<b>609,000</b>	<b>319,725</b>	<b>319,725</b>	<b>639,450</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>119,000</b>	<b>119,000</b>	<b>238,000</b>	<b>144,950</b>	<b>144,950</b>	<b>289,900</b>	<b>174,198</b>	<b>174,198</b>	<b>338,490</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
<b>Non Cash Item:</b>									
Depreciation Expenses	2,500	2,500	5,000	2,750	2,750	5,500	3,025	3,025	6,050
<b>Total Operating Cost (D)</b>	<b>37,200</b>	<b>37,200</b>	<b>74,400</b>	<b>37,985</b>	<b>37,985</b>	<b>75,970</b>	<b>38,822</b>	<b>38,822</b>	<b>77,644</b>
<b>(C-D)Net Profit:</b>	<b>81,800</b>	<b>81,800</b>	<b>163,600</b>	<b>106,965</b>	<b>106,965</b>	<b>213,930</b>	<b>135,376</b>	<b>135,376</b>	<b>270,752</b>
<b>Retained Income:</b>			<b>163,600</b>			<b>213,930</b>			<b>270,752</b>

**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.)***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b><u>Cash inflow:</u></b>			
Opening Balance	0	424,600	578,530
Capital Infusion by Udyokta	171000	0	0
Capital Infusion by Investor	150000	0	0
Sales	818,000	898,900	977,940
<b>Total Receipts</b>	<b>1,139,000</b>	<b>1,323,500</b>	<b>1,556,470</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	580,000	609,000	639,450
Operating expenses	74,400	75,970	77,644
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>714,400</b>	<b>744,970</b>	<b>777,094</b>
<b>Closing Balances</b>	<b>424,600</b>	<b>578,530</b>	<b>779,376</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Ownership in his own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Shortage of foods in rainy season.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local Veterinary Doctors;</li><li><input type="checkbox"/> This area is famous for cattle fattening;</li><li><input type="checkbox"/> Investor's money will be payback in three years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Disease.</li></ul>

Presented at 12<sup>th</sup> Ex. SB Design Lab on 31<sup>st</sup> January,  
2016 at Grameen Kalyan

Thank you

# Existing Shade



# Existing Shade













# Existing Shade



# NU With his Father & Mother



# NU With his Mother



**Thank You**