



**Grameen kalyan**

*Proposed NU Business Name : Rabby Buffalo Fattening Farm*



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

Name and address	:	Md.Fazlay Rabby Vill : Monohorpur,Post: tebuniya, Thana : Pabna, District:Pabna
Age	:	22 Years.
Marital status	:	Married.
Children	:	Nil
No. of siblings:	:	1(one) brother and 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.Shazeda Khatun.</p> <p>Md. Almas Pramanik</p> <p>Branch: Devuttor, Group #01, Centre # 71/M, Loan no 5655/1</p> <p>Member since: 2004 , First loan: Tk.5,000, Last GB loan: 30,000, Outstanding 18,200.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	S.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Clerical work of Judge court .
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 three years Buffalo rearing experiences.
Other Own/Family Sources of Income	:	Father's income from Agriculture Work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01799-007935
National ID number	:	19947615577000313
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit, Pabna.(FS: Rofiqul-2725)

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT 5,000 (five thousand) and used Agriculture work. Subsequently she borrowed loan from GB for several times for different activities including business.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

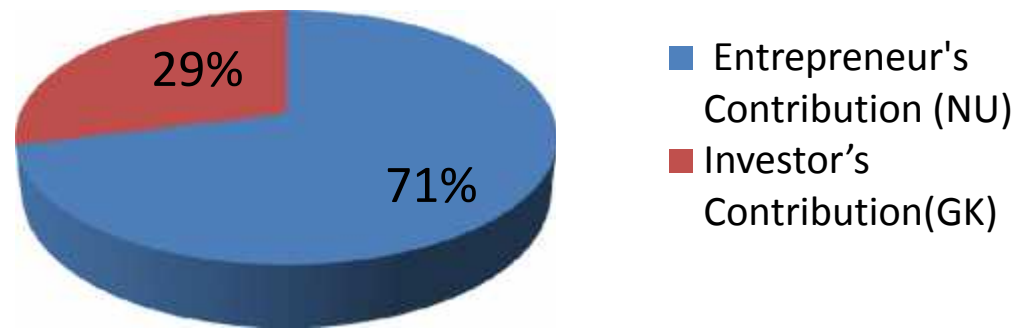
Business Name	:	<b>Rabby Buffalo Fattening Farm.</b>
Address/ Location	:	Vill: Monohorpur, Post: Tebuniya. Thana : Pabna, District: Pabna
Total Investment in BDT	:	<b>BDT: 5,18,500</b>
Financing	:	Self financing: <b>BDT: 3,68,500</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 5000</b> (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 Buffalo @ TK. 75,000/- each;</li> <li>➤ In every six months the Buffalo will be sale and new Buffalo will purchase; i.e. each cycle of Buffalo fattening will be for six months;</li> <li>➤ Feeding cost of each Buffalo/cycle = BDT 30,000-;</li> <li>➤ Selling price of each Buffalo after every cycle BDT 150,000/-;</li> <li>➤ Expected doctor and medicine cost for each Buffalo per cycle = 1,000/-;</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project in July, 2016</li> </ul>

## ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Buffalo Shade	30,000		0	30,000
Cost of 4 Buffalo (Tk. 75,000 per Buffalo)	180,000	0	150,000	330,000
Fan 01 Pcs	-	2,500	0	2,500
Working Capital (Feeding Cost per cow 30000 per six month)		120,000	0	120,000
Water supply motor & Fittings	-	22,000	0	22,000
medicine and doctor		4,000		4,000
Cash in hand	-	10000		10000
<b>Total Capital</b>	<b>210,000</b>	<b>158,500</b>	<b>150,000</b>	<b>518,500</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	368,500	71
Investor's Contribution(GK)	150,000	29
<b>Total Investment</b>	<b>518,500</b>	<b>100</b>





# 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 (Buffalo)	600,000	600,000	1,200,000	660,000	660,000	1,320,000	726,000	726,000	1,452,000
Buffalo Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
<b>(A) Total Revenue</b>	<b>607,200</b>	<b>607,200</b>	<b>1,214,400</b>	<b>667,560</b>	<b>667,560</b>	<b>1,335,120</b>	<b>733,938</b>	<b>733,938</b>	<b>1,459,955</b>
<b>Less: Cost of sales</b>									
Buffalo Cost	300,000	300,000	600,000	315,000	315,000	630,000	330,750	330,750	661,500
Buffalo Food	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
<b>(B) Total Cost of Sales</b>	<b>420,000</b>	<b>420,000</b>	<b>840,000</b>	<b>441,000</b>	<b>441,000</b>	<b>882,000</b>	<b>463,050</b>	<b>463,050</b>	<b>926,100</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>187,200</b>	<b>187,200</b>	<b>374,400</b>	<b>226,560</b>	<b>226,560</b>	<b>453,120</b>	<b>270,888</b>	<b>270,888</b>	<b>533,855</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
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	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
<b>Non Cash Item:</b>									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
<b>Total Operating Cost (D)</b>	<b>45,700</b>	<b>45,700</b>	<b>91,400</b>	<b>46,635</b>	<b>46,635</b>	<b>93,270</b>	<b>47,632</b>	<b>47,632</b>	<b>95,264</b>
<b>(C-D)Net Profit:</b>	<b>141,500</b>	<b>141,500</b>	<b>283,000</b>	<b>179,925</b>	<b>179,925</b>	<b>359,850</b>	<b>223,256</b>	<b>223,256</b>	<b>446,513</b>
<b>Retained Income:</b>			<b>283,000</b>			<b>359,850</b>			<b>446,513</b>

**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.)***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Cash inflow</b>			
Opening Balance	0	531,500	831,350
Capital Infusion by Udyokta	158,500	0	0
Capital Infusion by Investor	150,000	0	0
Sales	1,214,400	1,335,120	1,459,955
<b>Total Receipts</b>	<b>1,522,900</b>	<b>1,866,620</b>	<b>2,291,305</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	840,000	882,000	926,100
Operating expenses	91,400	93,270	95,264
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>991,400</b>	<b>1,035,270</b>	<b>1,081,364</b>
<b>Closing Balance</b>	<b>531,500</b>	<b>831,350</b>	<b>1,209,941</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 24<sup>th</sup> Ex. SB Design Lab on June 20,  
2016 at Grameen Kalyan

Thank you

# Existing business photo











# fish farm





# NU With his Father & Mother



# NU With his & MOTHER



**Thank You**