



**Grameen kalyan**

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



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

Name and address	:	Md. Rony Hossain. Vill : Sonaidanga ,Post: Uzzangram. Thana : Islamic University, District: Kushtia
Age	:	24 Years.
Marital status	:	Unmarried.
No. of siblings:	:	2 (Two) Brother's. 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. Sahera Khatun</p> <p>Late. Nawaz Uddin.</p> <p>Branch: Horinaraynpur, Group #04, Centre# 57/M, Loan no. 8197/1</p> <p>Member since: 2007 , First loan: Tk. 5,000, Last GB loan: 10,000, Outstanding: 8,000.</p> <p>NU</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.)	:	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 seven years cow rearing experience.
Other Own/Family Sources of Income	:	Brother income From Daily Work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01737667035.
National ID number	:	19925017994000161.
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 2007. 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***

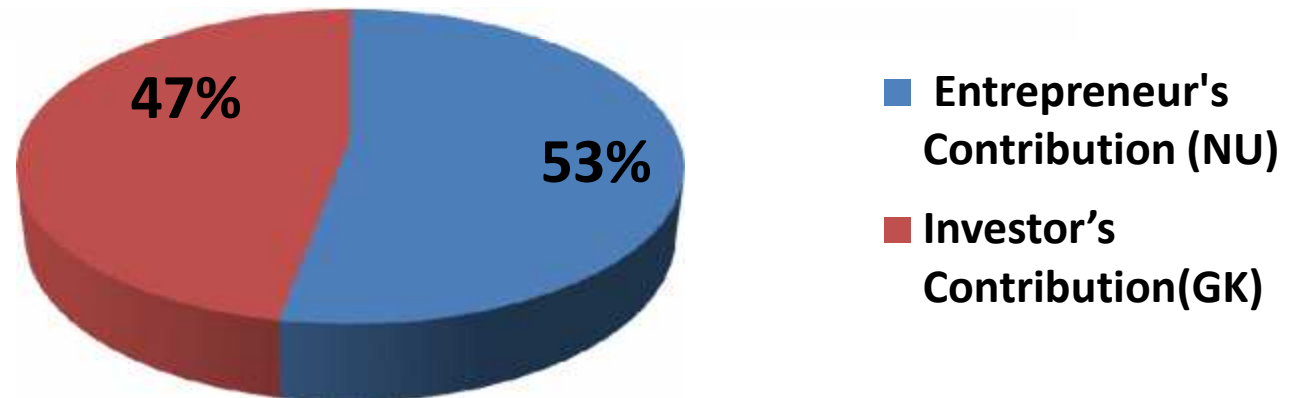
Business Name	:	<b>Rony Cow Fattening Farm.</b>
Address/ Location	:	Vill: Sonaidanga, Post: Uzzangram Thana : Islamic University, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,60,500</b>
Financing	:	Self financing: <b>BDT: 1,90,500</b> Required Investment: <b>BDT: 1,70,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 4000</b> (Four thousand taka only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 5 cows @ TK. 40,000/- 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 85,000/-;</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***

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade (Repair)	-	50,000	0	50,000
Cost of 5 cows (Tk. 40,000 per Cow)	80,000	0	120,000	200,000
Water Supply Motor Fittings		8,000	0	8000
Fan 01 Piece		2,500	0	2,500
Working Capital (Feeding Cost per cow 18000 per six month)		50,000	40,000	90,000
Cash in hand	-	0	10000	10000
<b>Total Capital</b>	<b>80,000</b>	<b>110,500</b>	<b>170,000</b>	<b>360,500</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	190,500	53
Investor's Contribution(GK)	170,000	47
<b>Total Investment</b>	<b>360,500</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 (Cow)	425,000	425,000	850,000	467,500	467,500	935,000	514,250	514,250	1,028,500
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>434,000</b>	<b>434,000</b>	<b>868,000</b>	<b>476,950</b>	<b>476,950</b>	<b>953,900</b>	<b>524,173</b>	<b>524,173</b>	<b>1,038,440</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	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
<b>(B) Total Cost of Sales</b>	<b>272,000</b>	<b>272,000</b>	<b>544,000</b>	<b>285,600</b>	<b>285,600</b>	<b>571,200</b>	<b>299,880</b>	<b>299,880</b>	<b>599,760</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>162,000</b>	<b>162,000</b>	<b>324,000</b>	<b>191,350</b>	<b>191,350</b>	<b>382,700</b>	<b>224,293</b>	<b>224,293</b>	<b>438,680</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	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>37,700</b>	<b>37,700</b>	<b>75,400</b>	<b>38,535</b>	<b>38,535</b>	<b>77,070</b>	<b>39,427</b>	<b>39,427</b>	<b>78,854</b>
<b>(C-D) Net Profit:</b>	<b>124,300</b>	<b>124,300</b>	<b>248,600</b>	<b>152,815</b>	<b>152,815</b>	<b>305,630</b>	<b>184,866</b>	<b>184,866</b>	<b>369,732</b>
<b>Retained Income:</b>	<b>248,600</b>		<b>305,630</b>			<b>369,732</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	461,100	698,730
Capital Infusion by Udyokta	110,500	0	0
Capital Infusion by Investor	170,000	0	0
Sales	868,000	953,900	1,038,440
<b>Total Receipts</b>	<b>1,148,500</b>	<b>1,415,000</b>	<b>1,737,170</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	544,000	571,200	599,760
Operating expenses	75,400	77,070	78,854
Return to investor	68,000	68,000	68,000
<b>Total payment</b>	<b>687,400</b>	<b>716,270</b>	<b>746,614</b>
<b>Closing Balance</b>	<b>461,100</b>	<b>698,730</b>	<b>990,556</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 17<sup>th</sup> Ex. SB Design Lab on April 20,  
2016 at Grameen Kalyan

Thank you

# Existing Shade























# NU With his Mother



**Thank You**