



Grameen Kalyan

Proposed NU Business Name: Raju Cow Fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md : Raju Ahammed . Vill:Ziarokhi, Post: Boria, Upazilla : Kushtia, District: Kushtia
Age	: 25 Years.
Marital status	: Single.
No. of siblings:	: 1 (One) brother & 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. Shahanaj Begum . : Md. Afil Uddin . : Branch: Alampur, Group # 02, Centre # 16/M, Loan no.: 1749, Member since: 2008, First loan: Tk. 5,000, Existing loan: 50,000, Outstanding: 15900. : Father . : No : Nil : Nil : Nil
Education, till to date	: B.B.S.

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 four years cow rearing experiences. He will also get support from his father.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01719378701
National ID number	:	19905017956021026
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 5,000 (Five thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

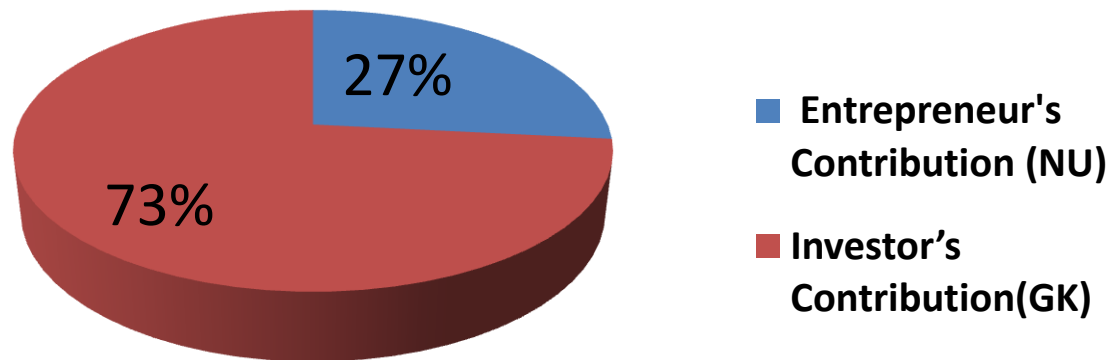
Project's Name	:	Raju Cow Fattening Farm.
Address/ Location	:	Ziarokhi, Kushtia.
Total Investment	:	BDT : 244,000/-
Financing	:	Self financing: BDT : 65,000/- Required Investment: BDT : 179,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT 2,000 (Two thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 40,000/- each; ➤ In every six months the 3 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months; ➤ Feeding cost of each cow/cycle = BDT 18,000/-; ➤ Selling price of each cow after every cycle = BDT 75,000/-; ➤ 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 Early 2015.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed Business (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Cow Shade (Repair)	0	50,000	50,000
Cow (Three cows)	0	120,000	120,000
3 Cows feeding for six month	0	54,000	54,000
Fan	-	3,000	3,000
Water Supply Motor	-	5,000	5,000
Electrical fittings	-	2,000	2,000
Cash in hand	5,000	5,000	10,000
Total Capital	5,000	239,000	244,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	65,000	27
Investor's Contribution(GK)	179,000	73
Total Investment	244,000	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)	225,000	225,000	450,000	247,500	247,500	495,000	272,250	272,250	544,500
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	230,400	230,400	460,800	253,170	253,170	506,340	278,204	278,204	556,407
Less: Cost of sales									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
(B) Total Cost of Sales	174,000	174,000	348,000	182,700	182,700	365,400	191,835	191,835	383,670
Gross profit (GP) [C=(A-B)]	56,400	56,400	112,800	70,470	70,470	140,940	86,369	86,369	172,737
Less: Operating Costs:									
Electricity bill	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	12,000	12,000	24,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	24,300	24,300	48,600	31,230	31,230	62,460	32,253	32,253	64,506
(C-D)Net Profit:	32,100	32,100	64,200	39,240	39,240	78,480	54,116	54,116	108,231
Retained Income:			64,200			78,480			108,231

Notes: 1. Agreed Grace period: Six Months.

2. **Investment Payback schedule:** Half-yearly installment will be paid after the first round of fund disbursement (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	248,200	256,680
Capital Infusion by UDYOKTA	65,000	0	0
Capital Infusion by Investor	179,000	0	0
Sales	460,800	506,340	556,407
Total Receipts	704,800	754,540	813,087
Cash Outflow:			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	48,600	62,460	64,506
Payback to investor	60,000	70,000	84,800
Total payment	456,600	497,860	532,976
Closing Balances	248,200	256,680	280,111

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- Ownership in his own name.

WEAKNESS

- Shortage of foods in rainy season.

OPPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle fattening;
- Investor's money will be payback in three years.

THREATS

- Theft;
- Disease.

Presented at 4th Ex. SB Design Lab on June 7, 2015
at Grameen Kalyan

Thank you

Pictures

My mother and me







Trade License

ইউনিয়ন পরিষদের পুনঃ ফর্ম
একাউন্ট ও অডিট কলের ১২ (১) নিয়ম প্রকৃত্তি।

ক্রমিক নং - 1051

ট্রেড লাইসেন্স

৬ নং জিয়ারখী ইউনিয়ন পরিষদ
উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া।

খরি নং - ১১ লাইসেন্স নং : ১০১১ তারিখ : ২৮/০৪/২০১৫

স্বাক্ষর / কোম্পানী / কার্ম / প্রতিষ্ঠান নাম ডাক্তার মোঃ মোস্তাফিজুল করিম

পিতা / স্বামী / মালিকের নাম মোঃ মোঃ কবুল হাছনে

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স্বাক্ষর স্থান ও স্থানবাহন প্রকৃতি ডাক্তার মোঃ মোস্তাফিজুল করিম

স্বাক্ষর স্থান ২৪১৪-২৪১৫ ই. মর্টহুড

লাইসেন্সের মেয়াদ ইং ২৪/০৪/১৫ পর্যন্ত।

স্বাক্ষর টাকার পরিমাণ {
আবশ্যিক টাকা ২১০ টাকা
অন্যান্য কুষ্টিয়া সিগন্যাল

স্বাক্ষর ডাক্তার মোঃ মোস্তাফিজুল করিম

৬ নং জিয়ারখী ইউনিয়ন পরিষদ
উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া।

Thank You