



Grameen Kalyan

Proposed NU Business Name: *Rubel cow fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md : Rubal . Vill:Ratul para. Post: Komolapur Upazilla : Kushtia, District: Kushtia
Age	: 26 Years.
Marital status	: Married.
No. of siblings:	: 1 (one) brother & 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. Nilufar Easmim . : Md. Sohikul Islam. : Branch: Alampur, Group # 01, Centre # 74/M, Loan no.: 10253, Member since:2010, First loan: Tk. 5,000, Last loan: 12,000, Outstanding: All paid : Entrepreneur. : No : Nil : Nil : 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.)	:	Agriculture farming
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 five 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	:	01762700719
National ID number	:	5017956461494
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 5,000 (five thousand) and bought two Goats. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Rubel Cow Fattening Farm.
Address/ Location	:	Vill.Ratulpara , Post: Komolapur,Kushtia.
Total Investment	:	BDT :3,67,000 /-
Financing	:	Self financing: BDT :1,67,000/- Required Investment: BDT :2,00,000 /-(as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :4000 (Four thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 50,000/- each; ➤ In every six months 4 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 per cycle BDT 18,000/- ➤ Selling price of each cow after every cycle BDT 85,000/-; ➤ 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 August,2015.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow Shade (Repair)	70,000	10,000	-	80,000
Cows (Four cows)	-		200,000	200,000
4 Cows feeding for six month		72,000	0	72,000
Fan		3,000	0	3,000
Water Supply Motor		5,000	0	5,000
Electrical fittings		2,000	0	2,000
Cash in hand		5,000	0	5,000
Total Capital	70,000	97,000	200,000	367,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	167,000	46
Investor's Contribution(GK)	200,000	54
Total Investment	367,000	100%

- 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)
Revenue:									
Estimated Sales (Cow)	340,000	340,000	680,000	374,000	374,000	748,000	411,400	411,400	822,800
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	347,200	347,200	694,400	381,560	381,560	763,120	419,338	419,338	838,676
Less: Cost of sales									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
(B) Total Cost of Sales	232,000	232,000	464,000	243,600	243,600	487,200	255,780	255,780	511,560
Gross profit (GP) [C=(A-B)]	115,200	115,200	230,400	137,960	137,960	275,920	163,558	163,558	327,116
Less: Operating Costs:									
Electricity bill	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Transportation	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Doctors and Medicine	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	4500	4500	9,000	4,500	4,500	9,000	4,500	4,500	9,000
Total Operating Cost (D)	39,800	39,800	79,600	40,930	40,930	81,860	42,173	42,173	84,346
(C-D)Net Profit:	75,400	75,400	150,800	97,030	97,030	194,060	121,385	121,385	242,770
Retained Income:	150,800			194,060			242,770		

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
<u>Cash inflow:</u>			
Opening Balance		377,800	491,860
Capital Infusion by UDYOKTA	97,000	0	0
Capital Infusion by Investor	200,000	0	0
Sales	694,400	763,120	838,676
Total Receipts	991,400	1,140,920	1,330,536
<u>Cash Outflow:</u>			
	-	-	-
Cost of goods sold	464,000	487,200	511,560
Operating expenses	79,600	81,860	84,346
Payback to investor	70,000	80,000	90,000
Total payment	613,600	649,060	685,906
Closing Balances	377,800	491,860	644,630

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 5th Executive SB Design Lab on
28th July, 2015 at Grameen Kalyan.

Thank you

Pictures

My mother and me




















Trade License

১৯৮৭ ও ১৯৮৮ সালের ১২ (১) নম্বর প্রবিধান।

ট্রেড লাইসেন্স

৬ নং জিয়ারখী ইউনিয়ন পরিষদ

উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া।



তারিখ : ২০/০৫/২০১৫

নম্বর : ২১ লাইসেন্স নং : ১০ ৫৭

শ্রেণী / কোম্পানী / কার্ভ / প্রতিষ্ঠানের নাম : কৃষক সন্থা (মোটরসাইকেল কার্ভ)

স্বামী / মালিকের নাম : মোঃ মোঃ কাকন হোসেন

বাসস্থান : বাসুনা সড়কা, মফসসানপুর, কুষ্টিয়া সদর, কুষ্টিয়া

স্বাক্ষরকারী ও স্থানবাহকের প্রকৃতি : সন্থা মোটরসাইকেল কার্ভ

স্বাক্ষরকারীর বলাবলি থাকার সময় (বৎসর) : ২০১৪ - ২০১৫ ইং পর্যন্ত

লাইসেন্সের মেয়াদ : ইতে ইং ২০/০৫/২০১৫ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অর্কে টাকা : ২০০০/-

কমর : দুইটি বিঘা জমি

স্বাক্ষর : মোঃ কাকন হোসেন

৬ নং জিয়ারখী ইউনিয়ন পরিষদ

Thank You