



Grameen Kalyan

Proposed NU Business Name: *Raju cow fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md : Raju Islam. Vill:Swastipur. Post: Swastipur Upazilla : Kushtia, District: Kushtia
Age	: 22 Years.
Marital status	: Single.
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. Amena Begum . : Md. Taizal Faraji. : Branch: Alampur, Group # 05, Centre # 69/M, Loan no.: 7818/4, Member since:2006, First loan: Tk. 5,000, Last loan: 10,000, Outstanding:4460 : Father : No : Nil : Nil : Nil
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 three 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	:	01945101750
National ID number	:	5017918000133
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 5,000 (Five thousand) and used agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Razu Cow Fattening Farm.
Address/ Location	:	Vill.Swastipur , Post:Swastipur,Kushtia.
Total Investment	:	BDT : 2,16,000 /-
Financing	:	Self financing: BDT :76,000/- Required Investment: BDT :1,40,000 /-(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 3 cows @ TK. 30,000/- each; ➤ In every six months 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 per cycle BDT 15,000/- ➤ Selling price of each cow after every cycle BDT 65,000/-; ➤ 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 in November, 2015.

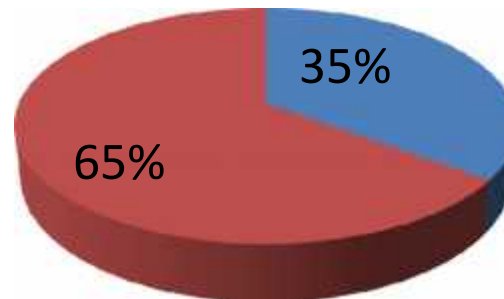
PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow Shade (Repair)	20,000	40,000	-	60,000
Cows (Three cows)	0	0	90,000	90,000
3 Cows feeding for six month	0	0	45,000	45,000
Medicine			5,000	
Fan	-	3,000	0	3,000
Water Supply Motor	-	6,000	0	6,000
Electrical fittings	-	2,000	0	2,000
Cash in hand	5,000	0	0	5,000
Total Capital	25,000	51,000	140,000	216,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	76,000	35
Investor's Contribution(GK)	140,000	65
Total Investment	216,000	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)	195,000	195,000	390,000	214,500	214,500	429,000	235,950	235,950	471,900
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	200,400	200,400	400,800	220,170	220,170	440,340	241,904	241,904	483,807
Less: Cost of sales									
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
(B) Total Cost of Sales	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	78,420	78,420	156,840	93,066	93,066	186,132
Less: Operating Costs:									
Electricity bill	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Transportation	3000	4000	7,000	3,300	4,400	7,700	3,630	4,840	8,470
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	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
Other Expenses	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Depreciation Expenses	3500	3500	7,000	3,500	3,500	7,000	3,500	3,500	7,000
Total Operating Cost (D)	36,500	37,500	74,000	37,400	38,500	75,900	38,390	39,600	77,990
(C-D)Net Profit:	28,900	27,900	56,800	41,020	39,920	80,940	54,676	53,466	108,142
Retained Income:			56,800			80,940			108,142

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	207,800	228,740
Capital Infusion by UDYOKTA	51,000	0	0
Capital Infusion by Investor	140,000	0	0
Sales	400,800	440,340	483,807
Total Receipts	591,800	648,140	712,547
Cash Outflow:			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	74,000	75,900	77,990
Payback to investor	40,000	60,000	68,000
Total payment	384,000	419,400	443,665
Closing Balances	207,800	228,740	268,882

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 8th Executive SB Design Lab on
14th October, 2015 at Grameen Kalyan.

Thank you





My mother & me









Trade License

ইউনিয়ন পরিষদের ৭নং ফরম
এক ইউনিয়ন ও পলিটিক্যালের ১২ (১) নিয়ম প্রকরণ।

ক্রমিক নং- 929

ট্রেড লাইসেন্স
৫ নং আলামপুর ইউনিয়ন পরিষদ

উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলাঃ- কুষ্টিয়া।

বহিঃ নং- ০১
লাইসেন্স নংঃ ২৯/২০১৫-২০১৬
তারিখঃ ২৪/০৭/১৫

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম রাজু গরু মোটাজাতাকারন আমার
পিতা / স্বামী / মালিকের নাম মোঃ মোঃ রাজু ইসলাম
ঠিকানা স্বপ্তিপুর, কুষ্টিয়া সদর, কুষ্টিয়া
পেশা, ব্যবসা ও যানবাহন প্রভৃতি গরু মোটাজাতাকারন
বৈধ বা বলবৎ থাকার সময় (বৎসর) এক বছর
লাইসেন্সের মেয়াদ জুলাই ২০১৫ইং হইতে জুন ২০১৬ইং পর্যন্ত।

অংকে টাকা ২৫০+১৫% (৩৭৫)
বর্ণায় দুইশত বিক্রি টাকা

স্বাক্ষর
চেয়ারম্যান
৫নং আলামপুর ইউনিয়ন পরিষদ
উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলাঃ- কুষ্টিয়া।

