



# Grameen Kalyan

Proposed NU Business Name: *Rashidul Cow Fattening farm*



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

Name and address	:	MD. Rashidul Islam Vill: Ziarokhi, Post: Boria, Upazilla : Kushtia, District: Kushtia
Age	:	35 Years.
Marital status	:	Married.
No. of siblings:	:	4 (Four) Brothers.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Zahanara Khatun
(iii) Father's name	:	Md. Joaid Ali.
(iv) GB member's info	:	Branch: Alampur, Group # 01, Centre # 15/M, Loan no.: 1495 Member since: 2002, First loan: Tk 3,000, Existing loan: 25,000.
Further Information:	:	Self .
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	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.
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 4 years cow rearing experiences. He will also get support from his father.
Other Own/Family Sources of Income	:	Agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01733733491
National ID number	:	5017956458154
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT 3,000 (Three thousand) and used the fund in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## *PROPOSED NOBIN UDYOKTA BUSINESS INFO*

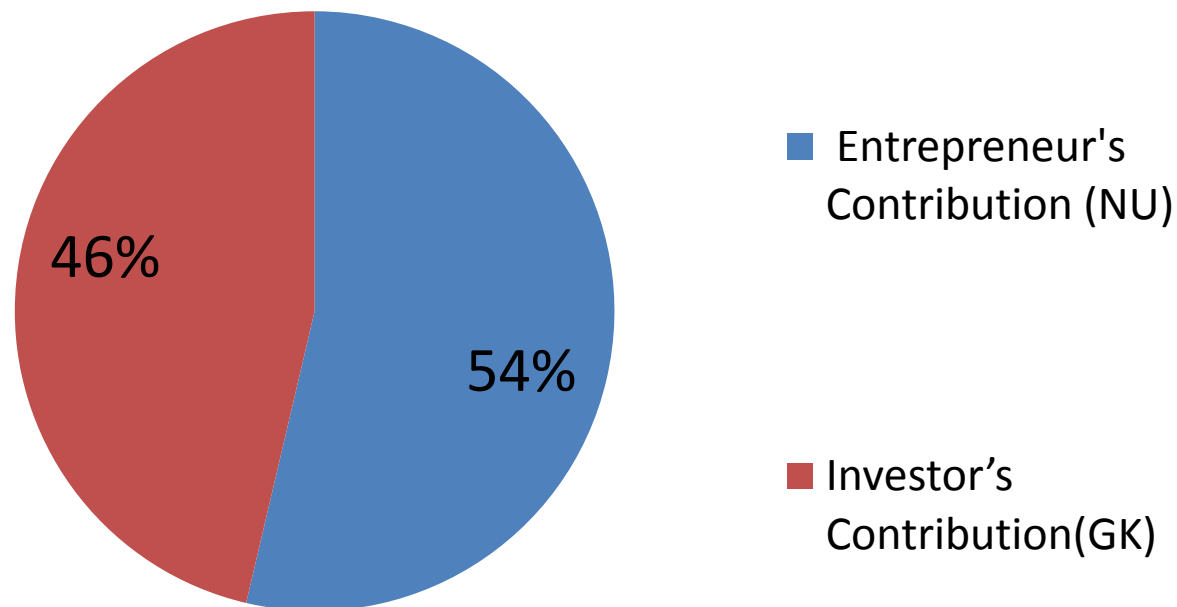
Project's Name	:	Rashidul Cow Fattening Farm.
Address/ Location	:	Ziarokhi, Kushtia.
Total Investment	:	<b>BDT :2,59,000 /-</b>
Financing	:	Self financing: <b>BDT : 1,39,000 /-</b> Required Investment: <b>BDT : 1,20,000/-</b> (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT:3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 40,000/- each;</li> <li>➤ 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;</li> <li>➤ Feeding cost of each cow/cycle = BDT 18,000/-;</li> <li>➤ Selling price of each cow after every cycle = BDT 80,000/-;</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 January 2016.</li> </ul>

# *PROPOSED PROJECT INVESTMENT BREAKDOWN*

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
Cow shade (ready)	70,000	-	-	70,000
Cow(three cows)		0	120,000	120,000
3 Cows feeding for six month	0	54,000	0	54,000
Medicine	0	5,000	0	5,000
Water supply motor		7,000		7,000
Fan	-	3,000	0	3,000
Cash in hand	-	0	0	0
<b>Total Capital</b>	<b>70,000</b>	<b>69,000</b>	<b>120,000</b>	<b>259,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	139,000	54
Investor's Contribution(GK)	120,000	46
<b>Total Investment</b>	<b>259,000</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)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
<b>(A) Total Revenue</b>	<b>245,400</b>	<b>245,400</b>	<b>490,800</b>	<b>269,670</b>	<b>269,670</b>	<b>539,340</b>	<b>296,354</b>	<b>296,354</b>	<b>592,707</b>
<b>Less: Cost of sales</b>									
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>(B) Total Cost of Sales</b>	<b>174,000</b>	<b>174,000</b>	<b>348,000</b>	<b>182,700</b>	<b>182,700</b>	<b>365,400</b>	<b>191,835</b>	<b>191,835</b>	<b>383,670</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>71,400</b>	<b>71,400</b>	<b>142,800</b>	<b>86,970</b>	<b>86,970</b>	<b>173,940</b>	<b>104,519</b>	<b>104,519</b>	<b>209,037</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
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	18,000	18,000	36,000	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
<b>Non Cash Item:</b>									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
<b>Total Operating Cost (D)</b>	<b>30,000</b>	<b>30,000</b>	<b>60,000</b>	<b>30,900</b>	<b>30,900</b>	<b>61,800</b>	<b>31,890</b>	<b>31,890</b>	<b>63,780</b>
<b>(C-D)Net Profit:</b>	<b>41,400</b>	<b>41,400</b>	<b>82,800</b>	<b>56,070</b>	<b>56,070</b>	<b>112,140</b>	<b>72,629</b>	<b>72,629</b>	<b>145,257</b>
<b>Retained Income:</b>			<b>82,800</b>			<b>112,140</b>			<b>145,257</b>

**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
<b>Cash inflow:</b>			
Opening Balance	0	293,800	357,940
Capital Infusion by UDYOKTA	139,000	0	0
Capital Infusion by Investor	120,000	0	0
Sales	490,800	539,340	592,707
Total Receipts	749,800	833,140	950,647
<b>Cash Outflow:</b>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	60,000	61,800	63,780
Payback to investor	48,000	48,000	48,000
Total payment	456,000	475,200	495,450
Closing Balances	293,800	357,940	455,197

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- Shortage of foods in rainy season.

## **O**PPORTUNITIES

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

## **T**HREATS

- Theft;
- Disease.

# Trade License

১৯৮৬ সন পরিষদের ৭নং ফরম  
উন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং - 1477

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

ছবি

বহি নং - ১৮ লাইসেন্স নং : ১৪৭৭ তারিখ : ২২/১১/২০১৫

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম রান্না চুল্লী গ্যাস সোর্সিং করবার

পিতা / স্বামী / মালিকের নাম শ্রীঃ রান্না চুল্লী ইব্রাহিম

ঠিকানা শ্রীঃ রান্না চুল্লী, গ্যাস সোর্সিং, কুষ্টিয়া সদর, কুষ্টিয়া

পেশা বাবসা ও যানবাহন প্রভৃতি গ্যাস সোর্সিং করবার

বন্ধ বা বলপূর্ব্ব থাকার সময় (বৎসর) ২০১৫-২০১৬ ও ২০১৬-২০১৭

লাইসেন্সের মেয়াদ ইং ২২/১১/২০১৫ হইতে ইং ২০/১১/২০১৬ পর্যন্ত।

এদন্ত টাকার পরিমাণ { অংকে টাকা ১৫০+২৬৩৮=২৭৮৮ কথায় এক হাজার ত্রিশ আশ্র টাকায় মাত্র।

৬ নং জিয়ারখী ইউনিয়ন পরিষদ  
কুষ্টিয়া সদর, কুষ্টিয়া।  
৬ নং জিয়ারখী ইউনিয়ন পরিষদ  
কুষ্টিয়া সদর, কুষ্টিয়া।

Presented at 10<sup>th</sup> SB Design Lab on Dec 24, 2015 at  
Grameen Kalyan

Thank you

# Pictures

# My mother and me





















**Thank You**