



Grameen kalyan

Proposed NU Business Name : Rasel Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md :Rasel Ahamed. Vill : Baradi ,Post: Koya, Thana : Kumarkhali, District: Kushtia
Age	:	26 Years.
Marital status	:	Married.
No. of siblings:	:	2 (Two) brothers and 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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst:Salma Begum.</p> <p>Md:Kawsar Ali.</p> <p>Branch:Shelaidah, Group #09, Centre# 662/M, Loan no 7882/1.</p> <p>Member since: 2012 , First loan: Tk.10,000, Last GB loan:25,000, Outstanding 24,000.</p> <p>Entrepreneur.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	Agricultural Work
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.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01739108028
National ID number	:	19895017151000080
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 2012. At first she took GB loan BDT 10,000 (Ten 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

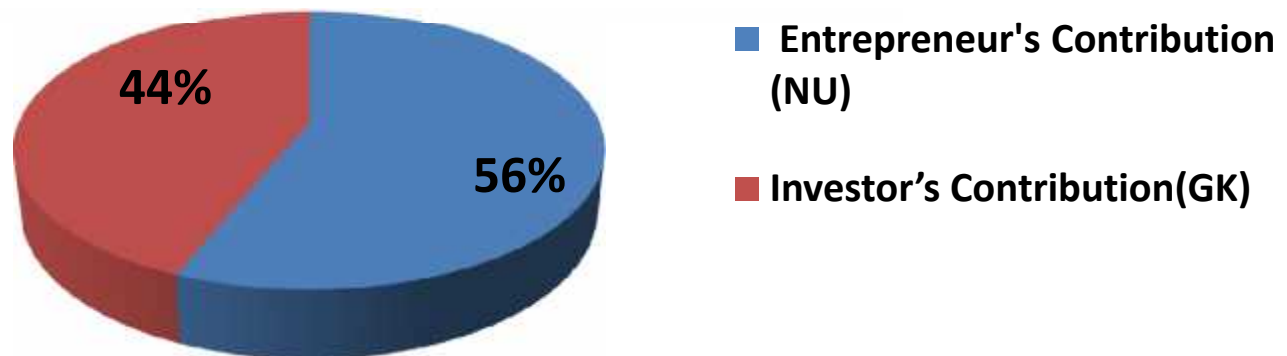
Business Name	:	Rasel Cow Fattening Farm.
Address/ Location	:	Vill: Baradi, Post: Koya Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 3,88,000
Financing	:	Self financing: BDT: 2,18,000 Required Investment: BDT: 1,70,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 cows @ TK. 40,000/- each; ➤ 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; ➤ Feeding cost of each cow/cycle = BDT 18,000-; ➤ Selling price of each cow after every cycle BDT 80,000/-; ➤ 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 as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	60,000	15,000	-	75,000
Cost of 5 cow (Tk. 40,000 per Cow)	40,000	-	160,000	200,000
Fan 02 Pcs	-	5,000	-	5,000
Working Capital (Feeding & medicine cost)	-	90,000		90,000
Water supply motor & Fittings	-	8,000	-	8,000
Cash in hand	-	-	10,000	10,000
Total Capital	100,000	118,000	170,000	388,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	218,000	56
Investor's Contribution(GK)	170,000	44
Total Investment	388,000	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)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	9,940
(A) Total Revenue	409,000	409,000	818,000	449,450	449,450	898,900	493,923	493,923	977,940
Less: Cost of sales									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
(B) Total Cost of Sales	290,000	290,000	580,000	304,500	304,500	609,000	319,725	319,725	639,450
Gross profit (GP) [C=(A-B)]	119,000	119,000	238,000	144,950	144,950	289,900	174,198	174,198	338,490
Less: Operating Costs:									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
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
Non Cash Item:									
Depreciation Expenses	2,500	2,500	5,000	2,750	2,750	5,500	3,025	3,025	6,050
Total Operating Cost (D)	37,500	37,500	75,000	38,300	38,300	76,600	39,153	39,153	78,305
(C-D)Net Profit:	81,500	81,500	163,000	106,650	106,650	213,300	135,045	135,045	270,090
Retained Income:			163,000			213,300			270,090

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: 6 installment including ownership transfer fee after 6 month grace period

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2	Year 3
Cash inflow			
Opening Balance	0	383,000	528,300
Capital Infusion by Udyokta	118000	0	0
Capital Infusion by Investor	170000	0	0
Sales	818,000	898,900	977,940
Total Receipts	1,106,000	1,281,900	1,506,240
Cash Outflow:			
Cost of goods sold	580,000	609,000	639,450
Operating expenses	75,000	76,600	78,305
Return to investor	68,000	68,000	68,000
Total payment	723,000	753,600	785,755
Closing Balances	383,000	528,300	720,485

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Shortage of foods in rainy season.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Veterinary Doctors;<input type="checkbox"/> This area is famous for cattle fattening;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 12th Ex. SB Design Lab on 31st January,
2016 at Grameen Kalyan

Thank you

Existing Shade



Existing Shade











Existing Shade



NU With his Father & Mother



NU With his Mother



Thank You