



Grameen Kalyan

Proposed NU Business Name: *Rajib cow fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md Rajib. Vill:Shemulia , Post: Swastipur Upazilla : Kushtia, District: Kushtia
Age	: 20 Years.
Marital status	: Single.
No. of siblings:	: 1 (one) brother & 1 (one) 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. Rani Khatun. : Md. Asan Ali. : Branch: Alampur, Group # 02, Centre # 18/M, Loan no.: 9475, Member since: 2005, First loan: Tk. 10,000, Existing loan: 30,000, Outstanding: 18,800 : Father . : 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 3 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	:	01797085728
National ID number	:	19965017918054541 (By Birth)
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 10,000 (ten 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

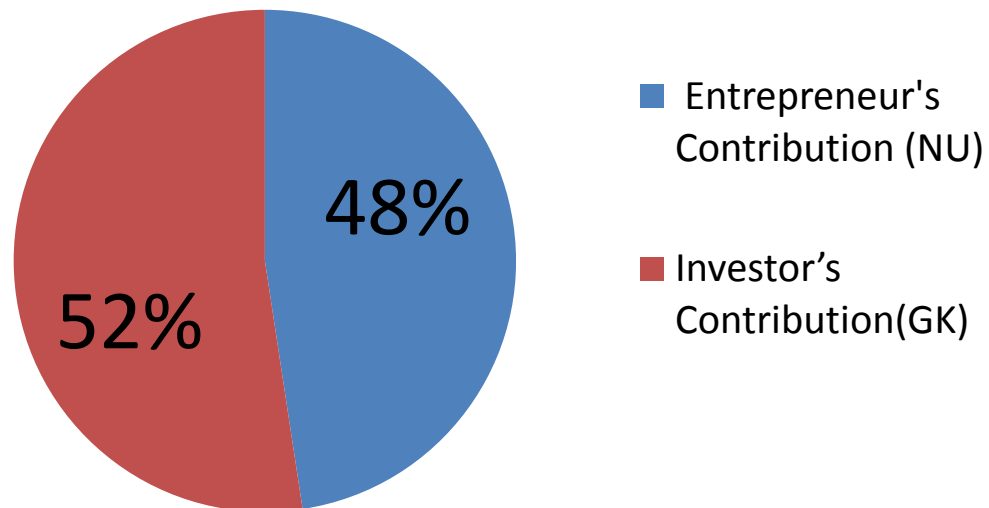
Project's Name	:	Rajib Cow Fattening Farm.
Address/ Location	:	Vill.Shemulia, Post: Swastipur,Kushtia.
Total Investment	:	BDT :2,29,000 /-
Financing	:	Self financing: BDT :1,09,000/- Required Investment: BDT :1,20,000 /-(as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :2000 (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 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 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 in early 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)	10,000	30,000	-	40,000
Cows (three cows)	35000	0	80,000	115,000
3 Cows feeding for six month	18000	0	36,000	54,000
Medicine		0	4,000	4,000
Water supply motor	0	6,000	0	6,000
Fan	-	3,000	0	3,000
Electrical fittings	-	2,000	0	2,000
Cash in hand	5,000	0	0	5,000
Total Capital	68,000	41,000	120,000	229,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	109,000	48
Investor's Contribution(GK)	120,000	52
Total Investment	229,000	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)	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
(A) Total Revenue	245,400	245,400	490,800	269,670	269,670	539,340	296,354	296,354	592,707
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)]	71,400	71,400	142,800	86,970	86,970	173,940	104,519	104,519	209,037
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	12,000	12,000	24,000	12,000	12,000	24,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	3500	3500	7,000	3,500	3,500	7,000	3,500	3,500	7,000
Total Operating Cost (D)	24,800	24,800	49,600	25,730	25,730	51,460	26,753	26,753	53,506
(C-D)Net Profit:	46,600	46,600	93,200	61,240	61,240	122,480	77,766	77,766	155,531
Retained Income:			93,200			122,480			155,531

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	5,000	170,200	244,680
Capital Infusion by Investor	120,000	0	0
Sales	490,800	539,340	592,707
Total Receipts	615,800	709,540	837,387
<u>Cash Outflow:</u>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	49,600	51,460	53,506
Payback to investor	48,000	48,000	48,000
Total payment	445,600	464,860	485,176
Closing Balances	170,200	244,680	352,211

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

Thank you













My family










Trade License

ইউনিয়ন পরিষদের ৭নং ফরম
একটি ও অতিমূল্যের ১২ (১) নিয়ম দ্রষ্টব্য

ক্রমিক নং: 813

 ট্রেড লাইসেন্স

৫ নং আলামপুর ইউনিয়ন পরিষদ

উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলা :- কুষ্টিয়া।

ফর্ম নং - ০৪
লাইসেন্স নং: ৩৩২/২০১৪-২০১৫
তারিখ: ১-১৪/০৫/২০১৫ইং

নোকান / কোম্পানী / কার্ম / গ্রহীতার নাম: রাজিব শক মোটাজাদ কান্দুস শর্মি

পিতা / স্বামী / মালিকের নাম: শ্রী: শ্রী: রাজিব হোসেন

ঠিকানা: গ্রাম: সিন্ধুলিয়া পো: ব্রজপুর সনান জেলা: কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রকৃতি: প্রক: মোটাজাদ কান্দুস শর্মি



বৈধ বা বলবৎ থাকার সময় (বৎসর): ৩০ জুন ২০১৫ইং পর্যন্ত

লাইসেন্সের মেয়াদ: জুলাই ২০১৪ইং হইতে জুন ২০১৫ইং পর্যন্ত।

অংকে টাকা: ২০০+১০/১৩১৫

কথায়: দুইশত এক টাকা মাত্র

৫নং আলামপুর ইউনিয়ন পরিষদ
উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলা :- কুষ্টিয়া।



Thank You