



Grameen kalyan

Proposed NU Business Name : **Rubel Cow Fattening Farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Nazmul Alam Vill : Uttar Bhavanipur, Post: Shelaidah Thana : Kumarkhali, District: Kushtia
Age	:	24 Years.
Marital status	:	Married.
Children	:	Nil
No. of siblings:	:	1 (One) brother and 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. Ambia Khatun Md: Tofil Uddin Branch: Shelaidah, Group # 03, Centre# 28/M, Loan no: 2361/2 Member since: 2011 , First loan: Tk.8,000, Last GB loan:30,000, Outstanding 14,000. Entrepreneur. No Nil Nil Nil
Education, till to date	:	H.S.C Pass.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural Work & Cow Fattening.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 01 month formal training and three years cow rearing experiences.
Other Own/Family Sources of Income	:	Father's income from medicine shop.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01750124740
National ID number	:	19925017169000038
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 2011. At first she took GB loan BDT 8,000 (Eight 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

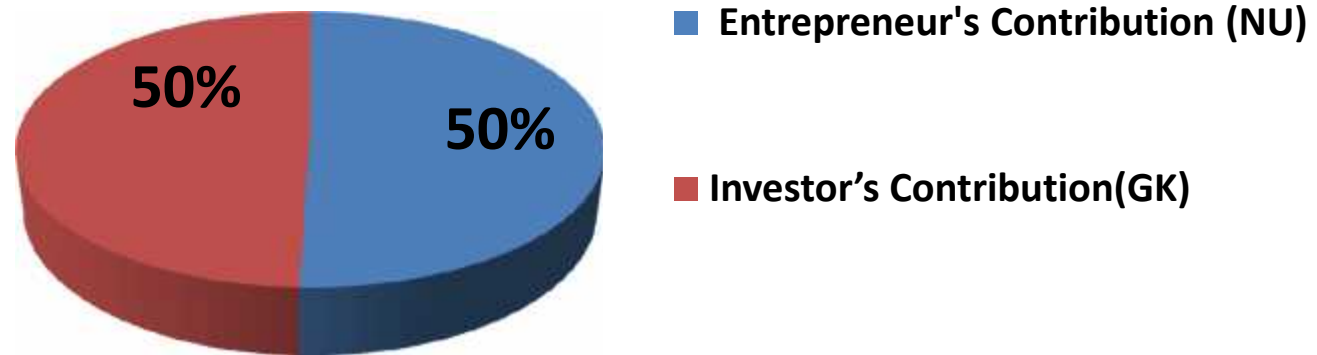
Business Name	:	Rubel Cow Fattening Farm.
Address/ Location	:	Vill: Uttar Bhavanipur, Post: Shelaidah Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 3,03,000
Financing	:	Self financing: BDT: 1,53,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 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 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 is as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	50,000	-	-	50,000
Cost of 4 cow (Tk. 40,000 per Cow)	40,000	-	120,000	160,000
Fan 01 Pcs	-	3,000	-	3,000
Water supply motor & Fittings	8,000			8,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	42,000	30,000	72,000
Cash in hand	-	10,000	-	10,000
Total Capital	98,000	55,000	150,000	303,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	153,000	50
Investor's Contribution(GK)	150,000	50
Total Investment	303,000	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)	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	7,955
(A) Total Revenue	347,200	347,200	694,400	381,560	381,560	763,120	419,338	419,338	830,755
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	319,195
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
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	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Total Operating Cost (D)	35,400	35,400	70,800	36,070	36,070	72,140	36,784	36,784	73,567
(C-D)Net Profit:	79,800	79,800	159,600	101,890	101,890	203,780	126,775	126,775	253,549
Retained Income:	159,600			203,780			253,549		

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
<u>Cash inflow:</u>			
Opening Balance	-	304,600	448,380
Capital Infusion by Udyokta	55,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	694,400	763,120	830,755
Total Receipts	899,400	1,067,720	1,279,135
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	70,800	72,140	73,567
Return to investor	60,000	60,000	60,000
Total payment	594,800	619,340	645,127
Closing Balances	304,600	448,380	634,008

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 14th Ex. SB Design Lab on Feb 29, 2016
at Grameen Kalyan

Thank you

Training Certificate

ক্রমিক নং

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
যুব উন্নয়ন অধিদপ্তর
যুব ও ক্রীড়া মন্ত্রণালয়

সনদপত্র

প্রত্যয়ন করা যাচ্ছে যে, জনাব/বেগম শ্রী: নাজমুল আনাম
পিতা/স্বামী শ্রী: জহির উদ্দিন মাতা শ্রীমতী: আশ্বিনা খাতুন
যুব উন্নয়ন অধিদপ্তরাদীন কুষ্টিয়া যুব প্রশিক্ষণ কেন্দ্রে/জেলা প্রশিক্ষণ কেন্দ্রে ০১-১০-২০১২ খ্রিঃ তারিখ হতে
৩১-১০-২০১২ খ্রিঃ তারিখ পর্যন্ত অনুষ্ঠিত "দুর্গমী গার্ল পালন ও গরু মোর্টালজিকেশন বিষয়ক"
প্রশিক্ষণ কোর্সে অংশগ্রহণ করে "এ" গ্রেডে উত্তীর্ণ হয়েছেন।

Fahmedul

ডেপুটি কো-অর্ডিনেটর/কো-অর্ডিনেটর/উপ-পরিচালক

যুব প্রশিক্ষণ কেন্দ্র
কুষ্টিয়া জেলা।

(স্বাক্ষর)

মহাপরিচালক
যুব উন্নয়ন অধিদপ্তর
ঢাকা

Existing Shade & Cow











NU with his Father & Mother



Nu With his Mother



Thank You