



**Grameen kalyan**

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



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

Name and address	: Md.Rasel Mahmud Vill:Mohendrapur, Post: Baniakandi Upazilla : Kumarkhali, District: Kushtia
Age	: 26 Years.
Marital status	: Unmarried.
No. of siblings:	: 2 (Tow) brothers 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. Nadira parvin : Md. Sheakh Abdus Samad : Branch: Kumarkhali, Group #02, Centre # 11/M, Loan no. 1215/1 Member since: 2004 , First loan: Tk. 5,000, Last GB loan: 50,000, Outstanding: 42,000. : Entrepreneur : No : Nil : Nil : Nil
Education, till to date	: Degree pass.

## ***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 Five years cow rearing experiences.
Other Own/Family Sources of Income	:	Agricultural work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01925752479
National ID number	:	5017143527448
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 2004. At first she took GB loan BDT 5,000 (Five thousand) and purchase a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	Rasel mahmud Cow Fattening Farm.
Address/ Location	:	Vill: , Mohendrapur Post:Baniakandi Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	<b>BDT: 4,96,000</b>
Financing	:	Self financing: <b>BDT:2,96,000</b> Required Investment: <b>BDT: 2,00,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 5000</b> (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 7 cows @ TK. 40,000/- each;</li> <li>➤ 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;</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 in early, 2016.</li> </ul>

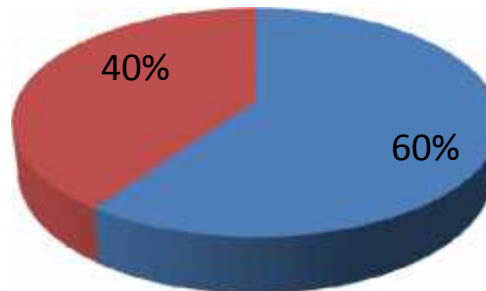
# **PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4=(1+2+3)</b>
<b>Investments in different categories:</b>				
Cow Shade	45000	25,000	0	70,000
Cow (40000*7)	80,000		200,000	280,000
Fan	5000	0	0	5,000
Cow feeding for six month		126,000	0	126,000
Water supply motor & Fittings	10000	0	0	10,000
Cash in hand	5000	0	0	5,000
<b>Total Capital</b>	<b>145000</b>	<b>151,000</b>	<b>200,000</b>	<b>496,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	296,000	60
Investor's Contribution(GK)	200,000	40
<b>Total Investment</b>	<b>496,000</b>	<b>100</b>

■ 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)
<b>Revenue:</b>									
Estimated Sales (Cow)	560,000	560,000	1,120,000	616,000	616,000	1,232,000	677,600	677,600	1,355,200
Cow Dung Sales	12,600	12,600	25,200	13,230	13,230	26,460	13,892	13,892	13,909
<b>(A) Total Revenue</b>	<b>572,600</b>	<b>572,600</b>	<b>1,145,200</b>	<b>629,230</b>	<b>629,230</b>	<b>1,258,460</b>	<b>691,492</b>	<b>691,492</b>	<b>1,369,109</b>
<b>Less: Cost of sales</b>									
Cow Cost	280,000	280,000	560,000	294,000	294,000	588,000	308,700	308,700	617,400
Cow Food	126,000	126,000	252,000	132,300	132,300	264,600	138,915	138,915	277,830
<b>(B) Total Cost of Sales</b>	<b>406,000</b>	<b>406,000</b>	<b>812,000</b>	<b>426,300</b>	<b>426,300</b>	<b>852,600</b>	<b>447,615</b>	<b>447,615</b>	<b>895,230</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>166,600</b>	<b>166,600</b>	<b>333,200</b>	<b>202,930</b>	<b>202,930</b>	<b>405,860</b>	<b>243,877</b>	<b>243,877</b>	<b>473,879</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Doctors and Medicine	7,000	7,000	14,000	7,350	7,350	14,700	7,718	7,718	15,435
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
<b>Non Cash Item:</b>									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
<b>Total Operating Cost (D)</b>	<b>44,500</b>	<b>44,500</b>	<b>89,000</b>	<b>45,375</b>	<b>45,375</b>	<b>90,750</b>	<b>46,309</b>	<b>46,309</b>	<b>92,618</b>
<b>(C-D)Net Profit:</b>	<b>122,100</b>	<b>122,100</b>	<b>244,200</b>	<b>157,555</b>	<b>157,555</b>	<b>315,110</b>	<b>197,568</b>	<b>197,568</b>	<b>395,136</b>
<b>Retained Income:</b>			<b>244,200</b>			<b>315,110</b>			<b>395,136</b>

**Notes: 1. Agreed Grace period: Six Months.**

**2. Investment Payback schedule: Half yearly installment 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	5,000	502,200	714,410
Capital Infusion by Udyokta	151,000	0	0
Capital Infusion by Investor	200,000	0	0
Sales	1,075,200	1,181,460	1,284,409
<b>Total Receipts</b>	<b>1,431,200</b>	<b>1,683,660</b>	<b>1,998,819</b>
<b>Cash Outflow:</b>			
Cost of goods sold	770,000	808,500	848,925
Operating expenses	89,000	90,750	92,618
Return to investor	70,000	70,000	100,000
<b>Total payment</b>	<b>929,000</b>	<b>969,250</b>	<b>1,041,543</b>
<b>Closing Balances</b>	<b>502,200</b>	<b>714,410</b>	<b>957,276</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 1</li><li><input type="checkbox"/> Trade license: Own name;</li><li><input type="checkbox"/> Skill &amp; experience: 5 Years</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Shortage of foods in rainy season.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local Veterinary Doctors;</li><li><input type="checkbox"/> This area is famous for cattle fattening;</li><li><input type="checkbox"/> Investor's money will be payback in three years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Disease.</li></ul>

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

Thank you



# NU & Mother



# Existing Business photo



# Existing Business Work







# Existing Cattle Feed





**Thank You**