



# Grameen Kalyan

Proposed NU Business Name: Rashedul  
*Cow Fattening farm*



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

Name and address	:	MD.Rashedul Islam. Vill: Koburhat (Dostopara) , Post: Jogoti , Upazilla : Kushtia, District: Kushtia
Age	:	23 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	:	<p>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Rashdia Khatun</p> <p>Late.Durlob</p> <p>Branch: Poradha Mirpur, Group # 09, Centre # 023/M, Loan no.: 9381</p> <p>Member since: 2004, First loan: Tk 8,000, Existing loan: 15,000, Outstanding: 9812</p> <p>.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	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 two 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	:	01729877126 / 01927484428
National ID number	:	5017950000155
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT 8,000 (Eight 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	:	Rashedul Cow Fattening Farm.
Address/ Location	:	Koburhat (Dostopara) ,Kushtia.
Total Investment	:	<b>BDT :2,72,000 /-</b>
Financing	:	Self financing: <b>BDT : 172,000 /-</b> Required Investment: <b>BDT : 1,00,000/-</b> (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"> <li>➤ Start with having 3 cows @ TK. 50,000/- 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 20,000/-;</li> <li>➤ Selling price of each cow after every cycle = BDT 85,000/-;</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 November 2015. <sup>5</sup></li> </ul>

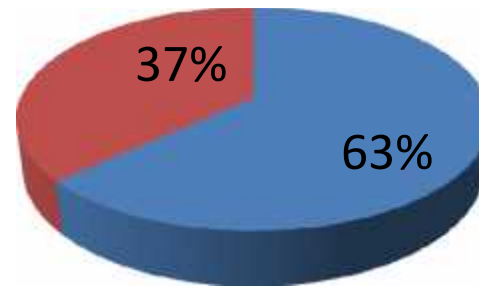
# *PROPOSED PROJECT INVESTMENT BREAKDOWN*

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 (repair)		50,000	-	50,000
Cow(Three cows)	50000	0	100,000	150,000
3 Cows feeding for six month	20000	40,000	0	60,000
Fan	-	3,000		3,000
Water supply motor		5,000		
Cash in hand	4,000	0	0	4,000
<b>Total Capital</b>	<b>74,000</b>	<b>98,000</b>	<b>100,000</b>	<b>272,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	172,000	37
Investor's Contribution(GK)	100,000	63
<b>Total Investment</b>	<b>272,000</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)	255,000	255,000	510,000	280,500	280,500	561,000	308,550	308,550	617,100
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>260,400</b>	<b>260,400</b>	<b>520,800</b>	<b>286,170</b>	<b>286,170</b>	<b>572,340</b>	<b>314,504</b>	<b>314,504</b>	<b>629,007</b>
<b>Less: Cost of sales</b>									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
<b>(B) Total Cost of Sales</b>	<b>210,000</b>	<b>210,000</b>	<b>420,000</b>	<b>220,500</b>	<b>220,500</b>	<b>441,000</b>	<b>231,525</b>	<b>231,525</b>	<b>463,050</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>50,400</b>	<b>50,400</b>	<b>100,800</b>	<b>65,670</b>	<b>65,670</b>	<b>131,340</b>	<b>82,979</b>	<b>82,979</b>	<b>165,957</b>
<b>Less: Operating Costs:</b>									
Electricity bill	600	600	1,200	660	660	1,320	726	726	1,452
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	600	600	1,200	660	660	1,320	726	726	1,452
<b>Non Cash Item:</b>									
Depreciation Expenses	2000	2000	4,000	2,000	2,000	4,000	2,000	2,000	4,000
<b>Total Operating Cost (D)</b>	<b>22,100</b>	<b>22,100</b>	<b>44,200</b>	<b>22,910</b>	<b>22,910</b>	<b>45,820</b>	<b>23,801</b>	<b>23,801</b>	<b>47,602</b>
<b>(C-D)Net Profit:</b>	<b>28,300</b>	<b>28,300</b>	<b>56,600</b>	<b>42,760</b>	<b>42,760</b>	<b>85,520</b>	<b>59,178</b>	<b>59,178</b>	<b>118,355</b>
<b>Retained Income:</b>			<b>56,600</b>			<b>85,520</b>			<b>118,355</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	4,000	120,600	166,120
Capital Infusion by Investor	100,000	0	0
Sales	520,800	572,340	629,007
Total Receipts	624,800	692,940	795,127
<b>Cash Outflow:</b>			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	44,200	45,820	47,602
Payback to investor	40,000	40,000	40,000
Total payment	504,200	526,820	550,652
Closing Balances	120,600	166,120	244,475

# 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



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
ইউনিয়ন পরিষদের ৭ নং ফরম  
এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

**লাইসেন্স** ক্রমিক নং - 606

**৪ নং বটতৈল ইউনিয়ন পরিষদ**

লাইসেন্স নং ১৩(৩৫৬)/১৫-১৮ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।

লাইসেন্স নং ১৩(৩৫৬)/১৫-১৮

দোকান / কোম্পানী / গ্রহীতার নাম : শ্রীমতী সত্যজিৎ রায় তারিখ : ১৫/১০/১৫


পিতা / স্বামী / মালিকের নাম : শ্রীমতী সত্যজিৎ রায়

ঠিকানা : হেডপাড়া রাউল কুষ্টিয়া

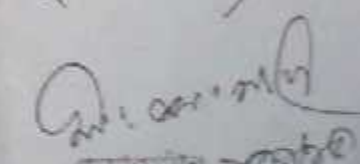
পেশা, ব্যবসা ও যানবাহন প্রভৃতি : সড়ক মোটর জাহাজ বৈধ বা বলবৎ থাকার সময় : ২০১৫-২০১৬

লাইসেন্সের মেয়াদ : ১৫/১০/১৫ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) ২০০/- টাকা ৯ পয়সা (কথায়) দুইশত টাকা মাত্র

 মোহর

১৫% ভ্যাট বাবদ কর্তনকৃত টাকার ১৫০/-



৪ নং বটতৈল 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**