



Grameen Kalyan

Proposed NU Business Name: *Rumi cow fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Mst. Rumi khatun Vill:Baradi. Post: Koya Upazilla : Kumarkhali, District: Kushtia
Age	: 18 Years.
Marital status	: Marreid.
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. Baby Khatun. : Md. Abdur Rahman . : Branch: Barkhada Group # 08, Centre # 08/M, Loan no: 3375/5. Member since: 2011, First loan: Tk. 10,000, Existing loan: 20,000, Outstanding: 12,500. : Father. : No : Nil : Nil : Nil
Education, till to date	: Class Five .

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	:	01777208944
National ID number	:	1995017151000711
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. 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

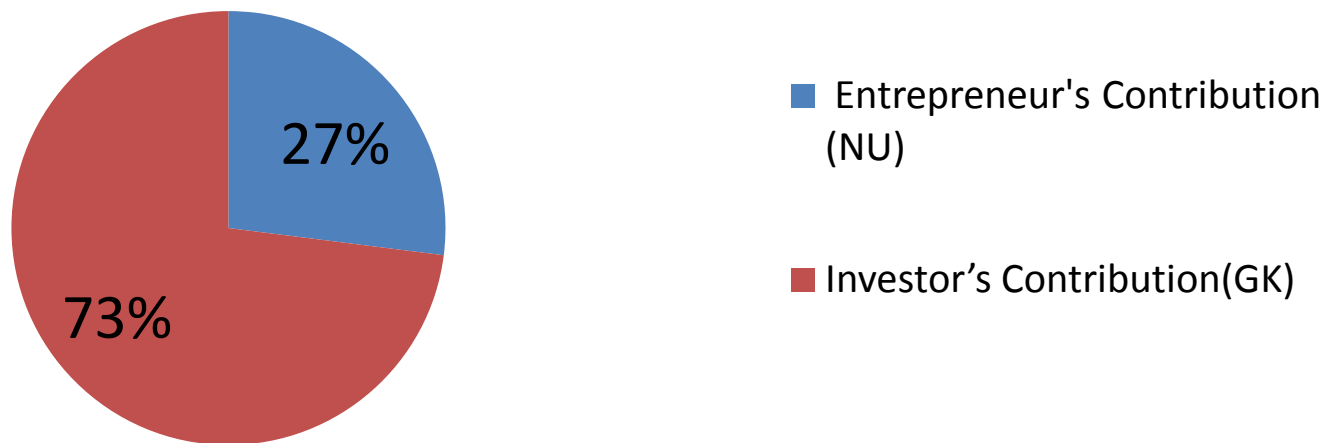
Project's Name	:	Rumi Cow Fattening Farm.
Address/ Location	:	Vill.Baradi , Post: Koya, Kumarkhali, Kushtia.
Total Investment	:	BDT :1,37,000 /-
Financing	:	Self financing: BDT :37,000/- Required Investment: BDT :1,00,000 /-(as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 2 cows @ TK. 35,000/- each; ➤ In every six months 2 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 15,000/- ➤ Selling price of each cow after every cycle BDT 70,000/-; ➤ 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 in January 2016.

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 hade (Ready)	20,000		-	20,000
Cows (Two cows)		0	70,000	70,000
2 Cows feeding & medicine cost	0		30,000	30,000
Fan	-	3,000	0	3,000
Water supply motor	-	7,000	0	7,000
Electrical fittings	-	2,000	0	2,000
Doctors & medicine		5,000		5,000
Cash in hand	-	0	0	0
Total Capital	20,000	17,000	100,000	137,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	37,000	27
Investor's Contribution(GK)	100,000	73
Total Investment	137,000	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)	140,000	140,000	280,000	154,000	154,000	308,000	169,400	169,400	338,800
Cow Dung Sales	3,600	3,600	7,200	3,960	3,960	7,920	4,356	4,356	8,712
(A) Total Revenue	143,600	143,600	287,200	157,960	157,960	315,920	173,756	173,756	347,512
Less: Cost of sales									
Cow Cost	70,000	70,000	140,000	73,500	73,500	147,000	77,175	77,175	154,350
Cow Food	30,000	30,000	60,000	31,500	31,500	63,000	33,075	33,075	66,150
(B) Total Cost of Sales	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
Gross profit (GP) [C=(A-B)]	43,600	43,600	87,200	52,960	52,960	105,920	63,506	63,506	127,012
Less: Operating Costs:									
Electricity bill	600	600	1,200	660	660	1,320	726	726	1,452
Transportation	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Doctors and Medicine	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
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
Non Cash Item:									
Depreciation Expenses	2500	2500	5,000	2,500	2,500	5,000	2,500	2,500	5,000
Total Operating Cost (D)	20,300	20,300	40,600	20,880	20,880	41,760	21,518	21,518	43,036
(C-D)Net Profit:	23,300	23,300	46,600	32,080	32,080	64,160	41,988	41,988	83,976
Retained Income:			46,600			64,160			83,976

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	0	116,600	140,760
Capital infusion by investor	100,000	0	0
Sales	287,200	315,920	347,512
Total Receipts	387,200	432,520	488,272
<u>Cash Outflow:</u>			
Cost of goods sold	200,000	210,000	220,500
Operating expenses	40,600	41,760	43,036
Payback to investor	30,000	40,000	50,000
Total payment	270,600	291,760	313,536
Closing Balances	116,600	140,760	174,736

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 11th Ex. SB Design Lab on 14th January,
2016 at Grameen Kalyan.

Thank you

Pictures











My mother & me





Trade License

ইউনিয়ন পরিষদের ৭নং ফার্ম
একাউন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য

ক্রমিক নং- 836

ব্যবসা বৃদ্ধির লাইসেন্স
নং কয়া ইউনিয়ন পরিষদ
উপজেলা : কুমারখালী, জেলা : কুষ্টিয়া।

বহি নং-
লাইসেন্স নং- ৪৩৬/২০১৫-২০১৬

তারিখঃ ২৪.১১.২০১৫

দোকান/ কোম্পানী/ ফার্ম/ গ্রহীতার নাম : কুমিল্লি গারু স্টোর্টো জাকারুন গ্রামার
পিতা / খামী/ মালিকের নাম : সোহাগ কুমিল্লি মাহিন
ঠিকানা : জাঙ্গাল বাড়ী, সোঃ কুয়া, উপজেলা: কুমারখালী, কুষ্টিয়া
পেশা/ ব্যবসা : গারু স্টোর্টো জাকারুন
বৈধ বা বলবৎ থাকার সময় (বৎসর) ৩০শে জুন/ ২০১৬
লাইসেন্সের মেয়াদ ০১/৭/২০১৫ হইতে ৩০/৬/২০১৬ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ২১ ৫০/=
কথায় বৃদ্ধকৃত সর্বমোট টাকা মাত্র।

যোগাযোগ করুন
কুমিল্লি মাহিন
১নং কয়া ইউনিয়ন পরিষদ
উপজেলা : কুমারখালী, জেলা : কুষ্টিয়া।

Thank you