



Grameen Kalyan

Proposed NU Business Name: *Masud Cow Fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: MD . Masud Rana. Vill: Koburhat (Dostopara) , Post: Jogoti, Upazilla : Kushtia, District: Kushtia
Age	: 28 Years.
Marital status	: Married.
No. of siblings:	: 2 Brothers & 1 (One) Sisters.
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. Manwara Begum. : Md. Fozlur Rahman. : Branch: Poradhah Mirpur, Group # 06, Centre # 27/M, Loan no.: 5534 Member since: 2005, First loan: Tk 5,000, Existing loan: 40,000, Outstanding: 26020 : Father . : No : Nil : Nil : Nil
Education, till to date	: Class 5

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 Three 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	:	01925385360
National ID number	:	5017950200118.
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 5,000 (Five 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	:	Masud Cow Fattening Farm.
Address/ Location	:	Koburhat (Dostopara)), Kushtia.
Total Investment	:	BDT :3,37,000 /-
Financing	:	Self financing: BDT :1,47,000 /- Required Investment: BDT : 1,90,000/- (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 4 cows @ TK. 45,000/- each; ➤ In every six months the 4 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/cycle = BDT 18,000/-; ➤ Selling price of each cow after every cycle = BDT 90,000/-; ➤ 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 Early 2015.

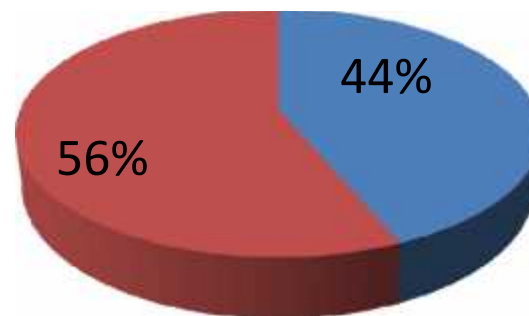
PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow Shade (Ready)	65,000	-	-	65,000
Cow (Four cows)	50000	0	135,000	185,000
3 Cows feeding for six month	18000	0	54,000	72,000
Fan	-	3,000		3,000
Water supply Motor	-	7,000		7,000
Cash in hand	-	4,000	1,000	5,000
Total Capital	133,000	14,000	190,000	337,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	147,000	44
Investor's Contribution(GK)	190,000	56
Total Investment	337,000	100%

- 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 ycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly (1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly (1st Cycle+2nd Cycle)
Revenue:									
Estimated Sales (Cow)	360,000	360,000	720,000	396,000	396,000	792,000	435,600	435,600	871,200
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	367,200	367,200	734,400	403,560	403,560	807,120	443,538	443,538	887,076
Less: Cost of sales									
Cow Cost	180,000	180,000	360,000	189,000	189,000	378,000	198,450	198,450	396,900
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	252,000	252,000	504,000	264,600	264,600	529,200	277,830	277,830	555,660
Gross profit (GP) [C=(A-B)]	115,200	115,200	230,400	138,960	138,960	277,920	165,708	165,708	331,416
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Doctors and Medicine	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	32,000	32,000	64,000	33,100	33,100	66,200	34,310	34,310	68,620
(C-D)Net Profit:	83,200	83,200	166,400	105,860	105,860	211,720	131,398	131,398	262,796
Retained Income:			166,400			211,720			262,796

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
Cash inflow:			
Opening Balance	0	435,400	567,120
Capital Infusion by UDYOKTA	147,000	0	0
Capital Infusion by Investor	190,000	0	0
Sales	734,400	807,120	887,076
Total Receipts	1,071,400	1,242,520	1,454,196
Cash Outflow:			
Cost of goods sold	504,000	529,200	555,660
Operating expenses	64,000	66,200	68,620
Payback to investor	68,000	80,000	80,000
Total payment	636,000	675,400	704,280
Closing Balances	435,400	567,120	749,916

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 9th SB Design Lab on Nov
23, 2015 at Grameen Kalyan

Thank you

Pictures

My mother and me















Trade License

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এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

লাইসেন্স ক্রমিক নং -593

৪ নং বটতৈল ইউনিয়ন পরিষদ

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পিতা / স্বামী / মালিকের নাম : শ্রীঃ আসুদ গার্মেন্টস

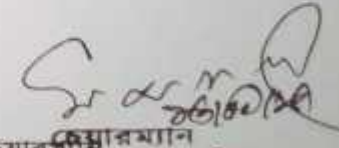
ঠিকানা : গোপালপুর বটতৈল কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : গার্মেন্টস/গোলাকরণ প্রসার বৈধ বা বলবৎ থাকার সময় : ২০১৫-২০১৬

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প্রদত্ত টাকার পরিমাণ (অংকে) ২০০১২ টাকা ২ পয়সা (কথায়) দুই হাজার দুই শত টাকা মাত্র

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চেয়ারম্যান
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Thank You