



Grameen kalyan

Proposed NU Business Name : Rajib Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md Rajib Hossen Vill : Majgram ,Post: Shelidahe Thana : Kumarkhali, District: Kushtia
Age	: 18 Years.
Marital status	: Unmarried.
No. of siblings:	: 2 (Two) 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"/> : Rashida khatun. : Md.Mojnu sheikh. : Branch: Shelidahe, Group #08, Centro# 42/M, Loan no. 5141 Member since: 2002 , First loan: Tk. 5,000, Last GB loan: 4,20,000, Outstanding: 2,55,000. : Father : No : Nil : Nil : Nil
Education, till to date	: S.S.C 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 Three years cow rearing experiences.
Other Own/Family Sources of Income	:	Father income from Cow business & Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01785615327.
National ID number	:	19975017194101717.
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 2002. At first she took GB loan BDT 5,000 (five 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

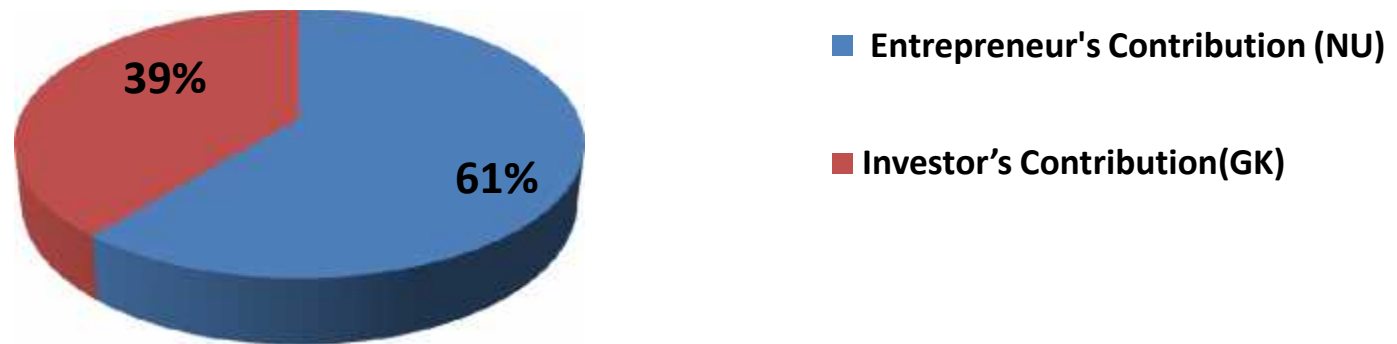
Business Name	:	Rajib Cow Fattening Farm.
Address/ Location	:	Vill: Majgram, Post: Shelidahe Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 5,11,500
Financing	:	Self financing: BDT: 3,11,500 Required Investment: BDT: 2,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 7 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 Early 2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	80,000		0	80,000
Cost of 7 cow (Tk. 40,000 per Cow)	-	80,000	200,000	280,000
Fan 03 Pcs		7,500	0	7,500
Working Capital (Feeding Cost per cow 18000 per six month)		126,000		126,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	10000	0	10000
Total Capital	80,000	231,500	200,000	511,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	311,500	61
Investor's Contribution(GK)	200,000	39
Total Investment	511,500	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)	595,000	595,000	1,190,000	654,500	654,500	1,309,000	719,950	719,950	1,439,900
Cow Dung Sales	12,600	12,600	25,200	13,230	13,230	26,460	13,892	13,892	13,909
(A) Total Revenue	607,600	607,600	1,215,200	667,730	667,730	1,335,460	733,842	733,842	1,453,809
Less: Cost of sales									
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) Total Cost of Sales	406,000	406,000	812,000	426,300	426,300	852,600	447,615	447,615	895,230
Gross profit (GP) [C=(A-B)]	201,600	201,600	403,200	241,430	241,430	482,860	286,227	286,227	558,579
Less: Operating Costs:									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
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	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
Non Cash Item:									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	39,700	39,700	79,400	40,635	40,635	81,270	41,632	41,632	83,264
(C-D)Net Profit:	161,900	161,900	323,800	200,795	200,795	401,590	244,595	244,595	489,190
Retained Income:			323,800			401,590			489,190

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
Cash inflow			
Opening Balance	0	675,300	996,890
Capital Infusion by Udyokta	231500	0	0
Capital Infusion by Investor	200000	0	0
Sales	1,215,200	1,335,460	1,453,809
Total Receipts	1,646,700	2,010,760	2,450,699
<u>Cash Outflow</u>			
Cost of goods sold	812,000	852,600	895,230
Operating expenses	79,400	81,270	83,264
Return to investor	80,000	80,000	80,000
Total payment	971,400	1,013,870	1,058,494
Closing Balances	675,300	996,890	1,392,205

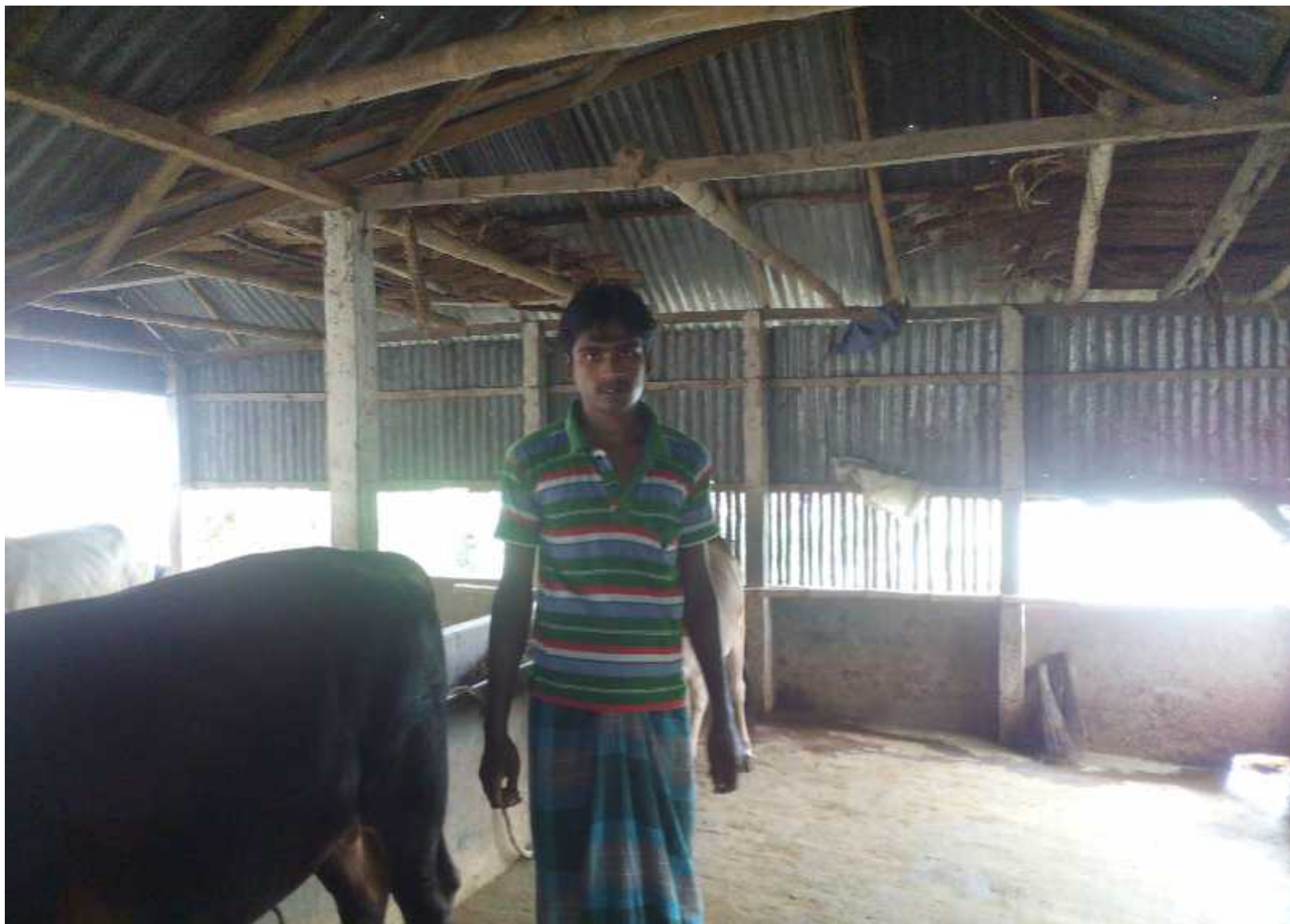
SWOT ANALYSIS

<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 10th SB Design Lab on Dec 24, 2015 at
Grameen Kalyan

Thank you

Existing Shade



Existing Shade Back Side















Family Picture (Nu With his parents)



NU With his Mother



Thank You

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