



**Grameen Kalyan**

**Proposed NU Business Name : Rakib Cow fattening Farm**



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

Name and address	: Md. Rakib Hossain Vill: Bakhoi Mohabbatpur, Post: Hashimpur Thana : 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. Rokeya Khatun : Md. Amjad Hossain : Branch: Kumarkhali, Group #01, Centro# 15/M, Loan no. 3451/3 Member since: 2000 , First loan: Tk. 10,000, Last GB loan: 80,000, Outstanding: 30,000. : Father : 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 four years cow rearing experiences.
Other Own/Family Sources of Income	:	Father income from Stamp Vender & agricultural.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01739868787.
National ID number	:	5017143529340.
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 2000. At first she took GB loan BDT 10,000 (Ten 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***

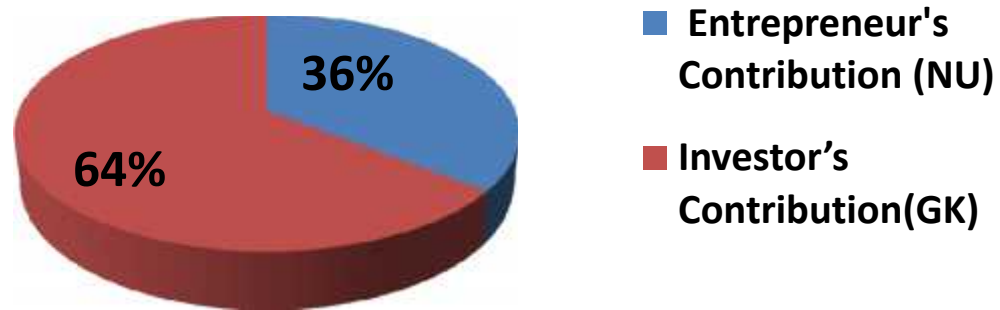
Business Name	:	Rakib Cow Fattening Farm.
Address/ Location	:	Vill: Bakhoi Mohabbatpur , Post:Hashimpur Upazilla : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,11,000</b>
Financing	:	Self financing: <b>BDT:1,11,000</b> Required Investment: <b>BDT: 2,00,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 4000</b> (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK. 40,000/- each;</li> <li>➤ In every six months the cows will be sold and new cow will be 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 is Early 2015.</li> </ul>

## **PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade	45,000	0	0	45,000
Cost of 4 cow (Tk. 40,000 per cow)	50,000	0	120,000	170,000
Fan 01 pcs		3,000	0	3,000
Working Capital (Feeding Cost per cow 18000 per six month)			72,000	72,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	5000	8000	13000
<b>Total Capital</b>	<b>95,000</b>	<b>16,000</b>	<b>200,000</b>	<b>311,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	111,000	36
Investor's Contribution(GK)	200,000	64
<b>Total Investment</b>	<b>311,000</b>	<b>100</b>



# 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)	320,000	320,000	640,000	352,000	352,000	704,000	387,200	387,200	774,400
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
<b>(A) Total Revenue</b>	<b>327,200</b>	<b>327,200</b>	<b>654,400</b>	<b>359,560</b>	<b>359,560</b>	<b>719,120</b>	<b>395,138</b>	<b>395,138</b>	<b>782,355</b>
<b>Less: Cost of sales</b>									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
<b>(B) Total Cost of Sales</b>	<b>232,000</b>	<b>232,000</b>	<b>464,000</b>	<b>243,600</b>	<b>243,600</b>	<b>487,200</b>	<b>255,780</b>	<b>255,780</b>	<b>511,560</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>95,200</b>	<b>95,200</b>	<b>190,400</b>	<b>115,960</b>	<b>115,960</b>	<b>231,920</b>	<b>139,358</b>	<b>139,358</b>	<b>270,795</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
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
<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>34,900</b>	<b>34,900</b>	<b>69,800</b>	<b>35,595</b>	<b>35,595</b>	<b>71,190</b>	<b>36,340</b>	<b>36,340</b>	<b>72,680</b>
<b>(C-D)Net Profit:</b>	<b>60,300</b>	<b>60,300</b>	<b>120,600</b>	<b>80,365</b>	<b>80,365</b>	<b>160,730</b>	<b>103,018</b>	<b>103,018</b>	<b>206,037</b>
<b>Retained Income:</b>			<b>120,600</b>			<b>160,730</b>			<b>206,037</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.)**

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Cash inflow</b>			
Opening Balance	0	256,600	337,330
Capital Infusion by Udyokta	16000	0	0
Capital Infusion by Investor	200000	0	0
Sales	654,400	719,120	782,355
<b>Total Receipts</b>	<b>870,400</b>	<b>975,720</b>	<b>1,119,685</b>
<b>Cash Outflow:</b>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	69,800	71,190	72,680
Return to investor	80,000	80,000	80,000
<b>Total payment</b>	<b>613,800</b>	<b>638,390</b>	<b>664,240</b>
<b>Closing Balances</b>	<b>256,600</b>	<b>337,330</b>	<b>455,445</b>

# 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.

Presented at 9<sup>th</sup> SB Design Lab on Nov 23, 2015 at  
Grameen Kalyan

Thank you

# Existing Shade









# BIO Gas Plant





## Family Picture (Nu With his Mother)



# Trade License

ইউ. পি. দ্বনং ফরম  
একাউন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য

ক্রমিক নং : 366

**ট্রেড লাইসেন্স**

**৩নং জগন্নাথপুর ইউনিয়ন পরিষদ**  
উপজেলা : কুমারখানী, জেলা : কুষ্টিয়া।

বহি নং: ৪ ..... লাইসেন্স নং : ৪২ ..... তারিখ : ২২/০৩/২০১৫

দোকান/কোম্পানী/ফার্ম/গ্রহীতার নাম : বাকির গরু মোড়/জগন্নাথপুর

পিতা/স্বামী/মালিকের নাম : I. প্রাঃ মোঃ বাকির হোসেন

পূর্ণ ঠিকানা : গ্রাম: বামুইয়াহাট পুর মোঃ হাদিমপুর, কুমারখানী, কুষ্টিয়া

পেশা/ব্যবসা/যানবাহন/প্রভৃতি : গরু পালন

বৈধ বা বলবৎ থাকার সময় (বৎসর) : ১ (এক) বছর

লাইসেন্সের মেয়াদ : ০১-০৭-২০১৫ হইতে ৩০-০৬-২০১৬ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) ২৬০/= (কথায় : দুইশত ষাট টাকা মাত্র।

সিদ্দিকুল হোসেন  
২১/৩/১৫  
উপজেলা পরিষদের সচিব  
কুমারখানী  
৩নং জগন্নাথপুর ইউনিয়ন পরিষদ  
কুমারখানী, কুষ্টিয়া।

**Thank You**

# þbU

þgt i wKe tnvmb we.G cvk| Zvi ewotZ GKwU tgvUvZvRvKiY Miæ AvtQ  
Ges GKwU Mvfx AvtQ| Zvi GKwU tiwW tkW AvtQ| ewotZ evtqvM'vm cøvU  
AvtQ| tm ewoi KvR t' Lvi bv Kti Ges gvtS gvtS Zvi everi ÷ "væú weµtqi  
e'emvtZ mgq t' q| Zvi Miæ cvj þbi AwfÁZv AvtQ| Zvi mv\_ K\_v etj gþb  
ntqtQ tm wevbtqvM tctj fvj e'emvqx ntZ cviþe| Zvi GLb GKwU  
tgvUvZvRvKiY Miæ AvtQ hvi AvbgmbK evRvi gj " 50 nvRvi UvKv AvtQ|  
wZvb Avgvt' i RvmbtqtQb GB MiæwU Avgvt' i thš\_ e'emvtq ivLþeb|