



Grameen Kalyan

Proposed NU Business Name: Ariful cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md Ariful Islam. Vill:Bottoil (Dhokhinpara). Post: Bsic Upazilla : Kushtia, District: Kushtia
Age	: 21 Years.
Marital status	: Single.
No. of siblings:	: 2 (one) brothers & 2 (two) 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. Sorupa. : Md. Surajm Miya Prodhan : Branch: Alampur, Group # 04, Centre # 41/M, Loan no.: 9713, Member since:2005, First loan: Tk. 7,000, Existing loan: 12,000, Outstanding: 8620 : Father : No : Nil : Nil : Nil
Education, till to date	: Class Eight

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 five 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	:	01742011420
National ID number	:	19945017950000342
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 7,000 (Seven thousand) and use agriculture farming . Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Ariful Cow Fattening Farm.
Address/ Location	:	Vill.Battoil (Dhakhinpara) , Post: Bsic,Kushtia.
Total Investment	:	BDT :2,56,000 /-
Financing	:	Self financing: BDT :1,06,000/- Required Investment: BDT :1,50,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :2000 (Four thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 30,000/- each; ➤ In every six months 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 per cycle BDT 15,000/- ➤ Selling price of each cow after every cycle BDT 60,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1000/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project in August, 2015.

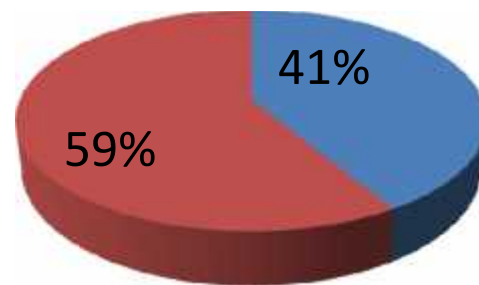
PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow Shade (Repair)	30,000	30,000	-	60,000
Cows (four cows)	30,000	0	90,000	120,000
4 Cows feeding for six month	0	0	60,000	60,000
Fan	-	2,000	0	2,000
Water supply motor	-	6,000	0	6,000
Electrical fittings	-	2,000	0	2,000
Cash in hand	-	6,000	0	6,000
Total Capital	60,000	46,000	150,000	256,000

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	106,000	41
Investor's Contribution(GK)	150,000	59
Total Investment	256,000	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 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)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	247,200	247,200	494,400	271,560	271,560	543,120	298,338	298,338	596,676
Less: Cost of sales									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	180,000	180,000	360,000	189,000	189,000	378,000	198,450	198,450	396,900
Gross profit (GP) [C=(A-B)]	67,200	67,200	134,400	82,560	82,560	165,120	99,888	99,888	199,776
Less: Operating Costs:									
Electricity bill	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
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	12,000	12,000	24,000	12,000	12,000	24,000	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)	26,300	26,300	52,600	27,430	27,430	54,860	34,673	34,673	69,346
(C-D)Net Profit:	40,900	40,900	81,800	55,130	55,130	110,260	65,215	65,215	130,430
Retained Income:			81,800			110,260			130,430

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	227,800	278,060
Capital Infusion by Nobin Udyokta	46,000		
Capital Infusion by Investor	150,000	0	0
Sales	494,400	543,120	596,676
Total Receipts	690,400	770,920	874,736
Cash Outflow			
Cost of goods sold	360,000	378,000	396,900
Operating expenses	52,600	54,860	69,346
Payback to investor	50,000	60,000	70,000
Total payment	462,600	492,860	536,246
Closing Balances	227,800	278,060	338,490

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
- Trade license: Own name;
- Skill & experience.

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.

Picture

My mother & me





















Trade License

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

ক্রমিক নং - 419

লাইসেন্স

৪ নং বটতৈল ইউনিয়ন পরিষদ

লাইসেন্স নং - ১(৪১৯)২৫-১৬ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া। তারিখ : ০৭/০৭/২৫

দোকান / কোম্পানী / গ্রহীতার নাম : মোঃ রিজওয়াল হক (মোঃ হাজিয়ার রব্বান মামুন)

পিতা / স্বামী / মালিকের নাম : মোঃ হাজিয়ার রব্বান মামুন

ঠিকানা : বড়িগাঁও ডাঃ কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : সড়ক পরিবহন বৈধ বা বলবৎ থাকার সময় : ২০২৫-২০২৬

লাইসেন্সের মেয়াদ : ০০/১/২০২৫ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) : ২০০/২ টাকা : পয়সা (কথায়) দুইশত টাকা মাত্র

মোহর

১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৩০/২

মোঃ রিজওয়াল হক
৪নং বটতৈল ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

Presented at 6th Executive SB Design Lab on
12th August, 2015 at Grameen Kalyan.

Thank you