



Grameen Kalyan

Proposed NU Business Name: *Yarul cow fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md :Yarul Islam. Vill:Baradi. Post: Koya, Thana : Kumarkhali, District: Kushtia
Age	: 18 Years.
Marital status	: Unmarried .
No. of siblings:	: 3 (Three) brothers & 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. Sakiron Nesa. : Md. Riaj Uddin. : Branch: Shelaidah, Group # 06, Centre # 66/M, Loan no.: 7845, Member since: 2010, First loan: Tk. 4,000, Last loan: Tk. 25,000, Outstanding: Tk.12,960. : Father. : No : Nil : Nil : Nil
Education, till to date	: S.S.C.

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	:	01794815480
National ID number	:	19975017151053484 (By Birth)
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 4,000 (Four thousand) and used the money in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

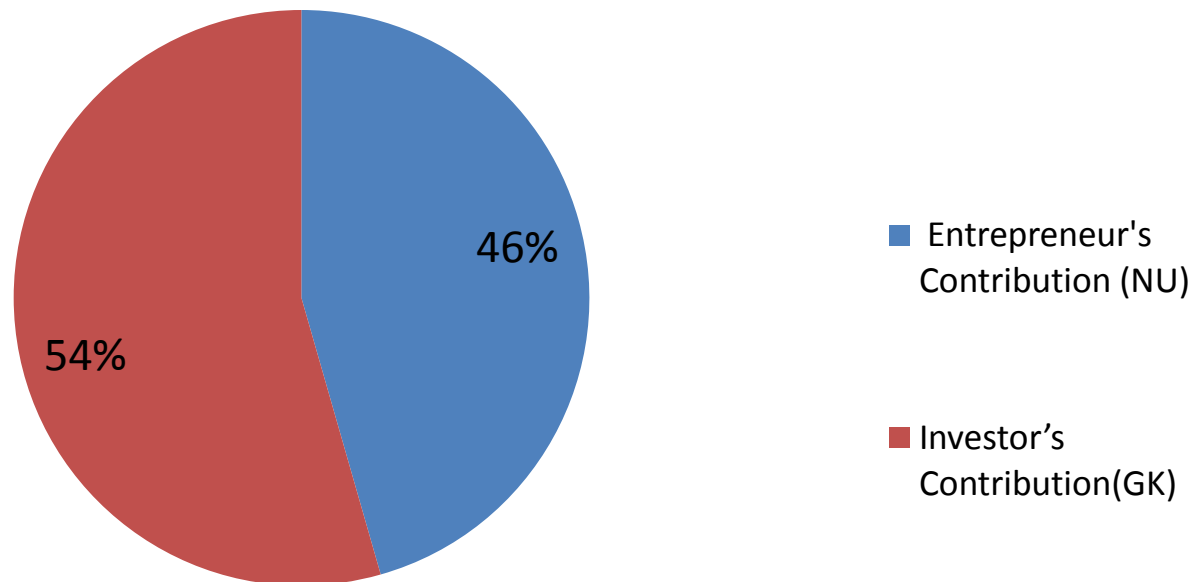
Project's Name	:	Md. Yarul Islam Cow Fattening Farm.
Address/ Location	:	Vill.Baradi , Post: Koya,Thana: Kumarkhali,Dis: Kushtia.
Total Investment	:	BDT :2,48,000 /-
Financing	:	Self financing: BDT :1,13,000/- Required Investment: BDT :1,35,000 /-(as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT : 3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 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 = 1,000/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is 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 shade (repair)	8,000	40,000		48,000
Cows (four cows)	30000		90,000	120,000
4 cows feeding for six month	15000		45,000	60,000
Fan		3,000		3,000
Water supply motor		7,000		7,000
Electrical fittings		2,000		2,000
Doctor & Medicine		5,000	0	5,000
Cash in hand	3,000			3,000
Total Capital	56,000	57,000	135,000	248,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	113,000	46
Investor's Contribution(GK)	135,000	54
Total Investment	248,000	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)	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	600	600	1,200	660	660	1,320	726	726	1,452
Transportation	3200	3200	6,400	3,520	3,520	7,040	3,872	3,872	7,744
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	19,800	19,800	39,600
Other Expenses	600	600	1,200	660	660	1,320	726	726	1,452
Non Cash Item:									
Depreciation Expenses	4000	4000	8,000	4,000	4,000	8,000	4,000	4,000	8,000
Total Operating Cost (D)	31,300	31,300	62,600	32,230	32,230	64,460	35,053	35,053	70,106
(C-D)Net Profit:			71,800			100,660			129,670
Retained Income:			71,800			100,660			129,670

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	3,000	155,800	202,460
Capital infusion by investor	135,000	0	0
Sales	494,400	543,120	596,676
Total receipts	632,400	698,920	799,136
<u>Cash Outflow:</u>			
Cost of goods sold	360,000	378,000	396,900
Operating expenses	62,600	64,460	70,106
Payback to investor	54,000	54,000	54,000
Total payment	476,600	496,460	521,006
Closing balances	155,800	202,460	278,130

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.

Trade License

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

ক্রমিক নং- 829

ব্যবসা বৃদ্ধির লাইসেন্স
১নং কয়া ইউনিয়ন পরিষদ
উপজেলা : কুমারখালী, জেলা : কুষ্টিয়া।

বহি নং-
লাইসেন্স নং- ৮২৯/২০১৫-২০১৬ তারিখ: ২৬.১১.২০১৫

দোকান/ কোম্পানী/ ফার্ম/ গ্রহীতার নাম : মো: ইমরুল ইসলাম সার্ব স্টোটাভাকার
পিতা / স্বামী/ মালিকের নাম : মো: ইমরুল ইসলাম
ঠিকানা : মাদ্রাসা-ব্রাহ্মদা, লালু কড়া, উপজেলা: কুমারখালী, কুষ্টিয়া।
পেশা/ ব্যবসা : সার্ব স্টোটাভাকার

বৈধ বা বলবৎ থাকার সময় (বৎসর) ৩০শে জুন/ ২০১৬
লাইসেন্সের মেয়াদ ০১/৭/২০১৫ হইতে ৩০/৬/২০১৬ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ২১৫০/-
কথায় একশত পঁচাত্তর টাকা মাত্র।

চেয়ারম্যান ২৬/১১/১৫
১নং কয়া ইউনিয়ন পরিষদ
কয়া ইউনিয়ন পরিষদ
উপজেলা : কুমারখালী, জেলা : কুষ্টিয়া।

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

Thank you











My mother & me



