



Grameen Kalyan

Proposed NU Business Name: *Eyarul Cow Fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md.Eyarul Islam Vill: Ziarokhi , Post: Komlapur, Upazilla : Kushtia, District: Kushtia.
Age	:	31 Years.
Marital status	:	Married.
No. of siblings:	:	2 (Two) 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. Farida Khatun Md. Abdul karim shaikh. Branch: Alampur, Group # 02, Centre # 15/M, Loan no.: 1592 Member since: 1995, First loan: Tk 3,000, Existing loan: 40,000, Outstanding: 24,210. Father . No Nil Nil Nil
Education, till to date	:	Class, Five

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 2 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	:	01749816083
National ID number	:	5017956458196
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1995. At first she took GB loan BDT 3,000 (Three thousand) and used agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

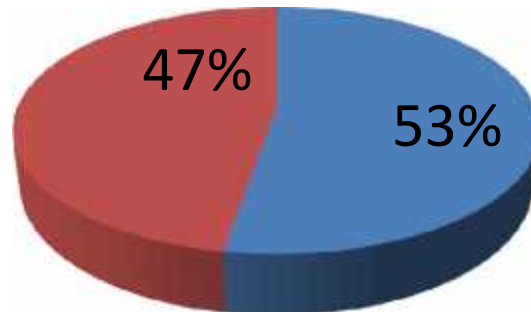
Project's Name	:	Eyarul Cow Fattening Farm.
Address/ Location	:	Ziarokhi, Boria, Kushtia.
Total Investment	:	BDT :317,000 /-
Financing	:	Self financing: BDT : 167,000 /- Required Investment: BDT : 150,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT:3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 50,000/- 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 95,000/-; ➤ 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 in January ,2016.

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)	30,000	-	-	30,000
Cow(three cows)	50000	0	150,000	200,000
3 Cows feeding for six month	18000	54,000	0	72,000
Medicine	0	0	0	0
Water supply motor		7,000		7,000
Fan	-	3,000	0	3,000
Cash in hand	-	5,000	0	5,000
Total Capital	98,000	69,000	150,000	317,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	167,000	53
Investor's Contribution(GK)	150,000	47
Total Investment	317,000	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)	380,000	380,000	760,000	418,000	418,000	836,000	459,800	459,800	919,600
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	387,200	387,200	774,400	425,560	425,560	851,120	467,738	467,738	935,476
Less: Cost of sales									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
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	272,000	272,000	544,000	285,600	285,600	571,200	299,880	299,880	599,760
Gross profit (GP) [C=(A-B)]	115,200	115,200	230,400	139,960	139,960	279,920	167,858	167,858	335,716
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	106,860	106,860	213,720	133,548	133,548	267,096
Retained Income:			166,400			213,720			267,096

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
<u>Cash inflow:</u>			
Opening balance	0	423,400	577,120
Capital infusion by UDYOKTA	167,000	0	0
Capital infusion by investor	150,000	0	0
Sales	774,400	851,120	935,476
Total receipts	1,091,400	1,274,520	1,512,596
<u>Cash Outflow:</u>			
Cost of goods sold	544,000	571,200	599,760
Operating expenses	64,000	66,200	68,620
Payback to investor	60,000	60,000	60,000
Total payment	668,000	697,400	728,380
Closing Balances	423,400	577,120	784,216

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 11th Ex. SB Design Lab on 14th
January, 2016 at Grameen Kalyan.

Thank you

Pictures

My mother and me

















Trade License

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

ক্রমিক নং - 1476

ট্রেড লাইসেন্স
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া।

বহি নং - ১৫ লাইসেন্স নং : ১৩৭৬ তারিখ : ২২/১১/১৫

দোকান / কোম্পানী / কার্ম / গ্রহীতার নাম ইয়ারুন্ন সরকারী আতাঙ্গ্য কার্মখান

পিতা / স্বামী / মালিকের নাম প্রাঃ মোঃ ইয়ারুন্ন ইব্রাহীম

ঠিকানা গ্রাম : জিহা-বর্গা, ডাক : বড়িয়া, কুষ্টিয়া

পেশা ব্যবসা ও যানবাহন প্রভৃতি সরকারী আতাঙ্গ্য কার্ম

বৈধ বা বলবৎ থাকার সময় (বৎসর) ২০১৫ - ২০১৬ অক্টোবর

লাইসেন্সের মেয়াদ ইং ২২/১১/২০১৫ - ইহতে ইং ৩০/১১/২০১৫ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ৭৫০+২৬৩৪৮-১৭০৮
কথায় প্রদত্ত বিহীন টাকা মাত্র।

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কুষ্টিয়া সদর, কুষ্টিয়া।
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

Thank You