



**Grameen Kalyan**

**Proposed NU Business Name: Jahangir cow *fattening farm***



# *BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA*

Name and address	: Md.Jahangir Alam Village:Chowder, Post; Fulbaria Upazilla : Fulbaria, District: Fulbaria.
Age	: 19 Years.
Marital status	: unmarried .
No. of siblings:	: 2 brothers & 1 sister
Parent's and GB related Info	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Most. Nasima akter.
(iii) Father's name	: Md. Harunor Rashid.
(iv) GB member's info	: Branch: Fulbaria, Group #02, Centre # 34/M, Loan no. 2799/2 Member since:2010 , First loan: Tk.10,000, Existing loan: 15,000, Outstanding: 6700.
Further Information:	
(v) Who pays GB loan installment	: My father is paying GB loan installment.
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: Nil
(viii) Any other loan like GCCN, GKF etc.	: Nil
(ix) Others	: Nil
Education, till to date	: SSC

## ***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.)	:	He has no training but 2 years cow rearing experiences.
Other Own/Family Sources of Income	:	Father's income from agriculture farming .
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01791-295776
National ID number	:	6112047333783166 ( Birth certificate)
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 10,000(ten thousand) and used 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	:	Jahangir Cow Fattening Farm.
Address/ Location	:	Vill.Chowder , Fulbaria,Mymensingh
Total Investment	:	<b>BDT :2,18,000 /-</b>
Financing	:	Self financing: <b>BDT :98,000/-</b> Required Investment: <b>BDT :,1,20,000 /-(as equity)</b>
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :2000 (Two thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 40,000/- each;</li> <li>➤ In every six months 3 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months;</li> <li>➤ Feeding cost of each cow per cycle BDT 18,000/-</li> <li>➤ Selling price of each cow after every cycle BDT 70,000/-;</li> <li>➤ Expected doctor and medicine cost for each cow per cycle = 1000/-;</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project in April,2016.</li> </ul>

## *PROPOSED PROJECT INVESTMENT BREAKDOWN*

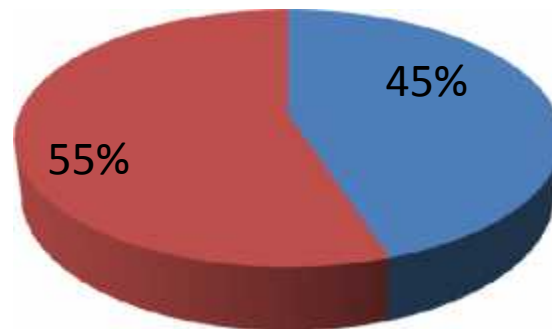
Particulars	Existing Business/NU investment	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
Cow Shade	50,000		-	50,000
Cows (1+2=3 cows)	20,000	0	80,000	100,000
3 Cows feeding for six month	0	14,000	40,000	54,000
Fan		2,000	0	2,000
Water motor		5,000		5,000
Electrical fittings		2,000	0	2,000
Cash in hand	5,000		0	5,000
<b>Total Capital</b>	<b>75,000</b>	<b>23,000</b>	<b>120,000</b>	<b>218,000</b>

# Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	98,000	45
Investor's Contribution(GK)	120,000	55
<b>Total Investment</b>	<b>218,000</b>	<b>100</b>

■ 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)
<b>Revenue:</b>									
Estimated Sales (Cow)	210,000	210,000	420,000	231,000	231,000	462,000	254,100	254,100	508,200
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
<b>(A) Total Revenue</b>	<b>217,200</b>	<b>217,200</b>	<b>434,400</b>	<b>238,560</b>	<b>238,560</b>	<b>477,120</b>	<b>262,038</b>	<b>262,038</b>	<b>524,076</b>
<b>Less: Cost of sales</b>									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
<b>(B) Total Cost of Sales</b>	<b>174,000</b>	<b>174,000</b>	<b>348,000</b>	<b>182,700</b>	<b>182,700</b>	<b>365,400</b>	<b>191,835</b>	<b>191,835</b>	<b>383,670</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>43,200</b>	<b>43,200</b>	<b>86,400</b>	<b>55,860</b>	<b>55,860</b>	<b>111,720</b>	<b>70,203</b>	<b>70,203</b>	<b>140,406</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Transportation	1000	1000	2,000	1,100	1,100	2,200	1,210	1,210	2,420
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
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	12,600	12,600	25,200	13,230	13,230	26,460
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
<b>Non Cash Item:</b>									
Depreciation Expenses	1000	1000	2,000	1,050	1,050	2,100	1,103	1,103	2,205
<b>Total Operating Cost (D)</b>	<b>20,300</b>	<b>20,300</b>	<b>40,600</b>	<b>21,680</b>	<b>21,680</b>	<b>43,360</b>	<b>23,166</b>	<b>23,166</b>	<b>46,331</b>
<b>(C-D)Net Profit:</b>	<b>22,900</b>	<b>22,900</b>	<b>45,800</b>	<b>34,180</b>	<b>34,180</b>	<b>68,360</b>	<b>47,038</b>	<b>47,038</b>	<b>94,075</b>
<b>Retained Income:</b>			<b>45,800</b>			<b>68,360</b>			<b>94,075</b>

**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
<b>Cash inflow:</b>			
Opening Balance	5,000	153,800	172,160
Capital Infusion by Nobin udyokta	23,000		
Capital Infusion by Investor	120,000	0	0
Sales	434,400	477,120	524,076
Total Receipts	582,400	630,920	696,236
<b>Cash Outflow:</b>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	40,600	43,360	46,331
Payback to investor	40,000	50,000	54,000
<b>Total payment</b>	<b>428,600</b>	<b>458,760</b>	<b>484,001</b>
<b>Closing Balances</b>	<b>153,800</b>	<b>172,160</b>	<b>212,235</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1
- Skill & experience: 2 years

## **W**EAKNESS

- Shortage of foods in rainy season.

## **O**PPORTUNITIES

- Local veterinary doctors;
- Investor's money will be payback in three years.

## **T**HREATS

- Theft;
- Disease.

# Picture



















# NU With Mother





# Trade License

বিস্মিত্বাহির বাহমানির বাহিম

৬নং ফুলবাড়ীয়া ইউনিয়ন পরিষদ কার্যালয়

উপজেলা : ফুলবাড়ীয়া, জেলা : ময়মনসিংহ।  
৬নং ইউ. পি. ফরম  
[১২(১) নিয়ম দ্রষ্টব্য]

**ট্রেড লাইসেন্স**

লাইসেন্স নং- 207 2015-16 তারিখ ০৬/০৬/১৫

প্রতিষ্ঠানের নাম : গার্লস হাই স্কুল সেন্ট্রাল জিলা স্কুল অফ গার্লস  
মালিকের নাম : শ্রীমতী মোঃ জাহাঙ্গীর হান্নান  
পিতা/স্বামী : মোঃ হারুন আর রশিদ  
ঠিকানা : চৌধুরী, ফুলবাড়ীয়া, ময়মনসিংহ  
ব্যবসায়িক প্রকৃতি : গার্লস হাই স্কুল সেন্ট্রাল জিলা স্কুল অফ গার্লস  
লাইসেন্স ফি : ৪২০/- কথায় : চারশত মাত্র  
বিজ্ঞপ্তি ফি : কথায় :  
নবায়ন ফি : কথায় :  
জরিমানা : কথায় :

উল্লিখিত ফি বুকিয়া পাইয়া ১৫/০৬/১৫ ইং সনের ৩০শে জুন পর্যন্ত ব্যবসা পরিচালনা করার জন্য এই লাইসেন্স প্রদান করা হইল।

মুখ্য অফিসারের স্বাক্ষর  
চেয়ারম্যান  
৬নং ফুলবাড়ীয়া ইউনিয়ন পরিষদ  
ফুলবাড়ীয়া, ময়মনসিংহ।

Presented at 16<sup>th</sup> Executive SB Design Lab on  
28<sup>th</sup> March, 2016 at Grameen Kalyan.

Thank you