



Grameen kalyan

Proposed NU Business Name: **Foroz Ali cow fattening farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|--|---|---|
| Name and address | : | Md. Foroz Ali Bhuiyan Vill : Chondidasgati, Post: Shialkol Thana : Sirajgang sodor, District: Sirajgang |
| Age | : | 32years |
| Marital status | : | Married |
| Children | : | Nil |
| 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 | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst.Fatama Bagum Md. Moniruzzaman Voiaya Branch: Vodrogat, Group #02, Centre# 02/M, Loan no. 1646 Member since: 2000, First loan: Tk. 5,000, Last GB loan: 25,000, Outstanding: 23930 |
| 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 | : | 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.) | : | 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 five years experience. |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | Nil |
| Contact number | : | 01737805911 |
| National ID number | : | 8817877325945 |
| NU Project Source/Reference | : | GK/Sirajgang Unit,Md. Soriful Islam (ID:2721) |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 5,000 (five thousand) and bought a cow agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

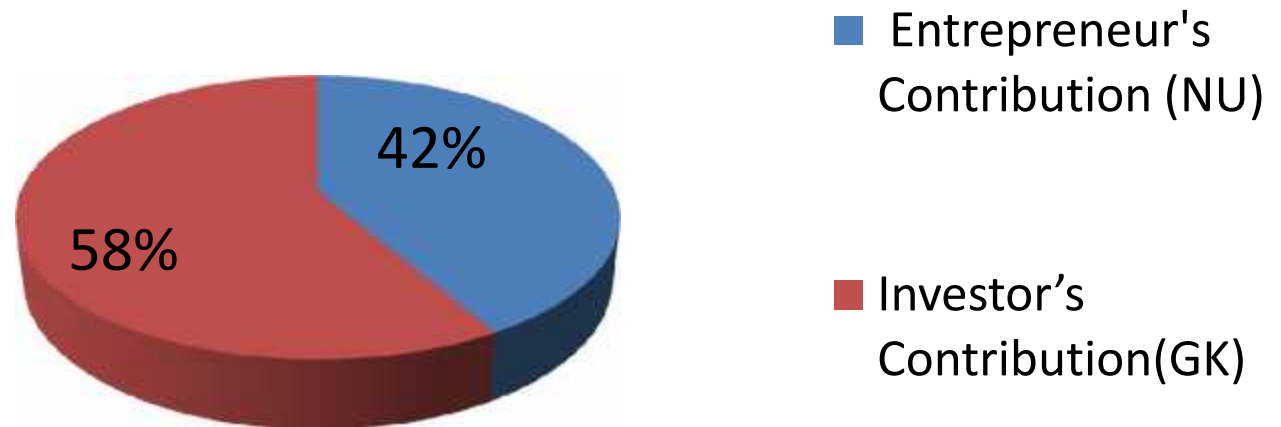
| | | |
|--|---|--|
| Business Name | : | Foroz Ali cow fattening farm |
| Address/ Location | : | Vill : Chondidasgati, Post: Shialkol Thana : Sirajgang sodor, District: Sirajgang |
| Total Investment in BDT | : | BDT: 1,68,000/- |
| Financing | : | Self financing: BDT: 70,000/- Required Investment: BDT: 98,000 (as equity) |
| Present salary | : | Nil |
| Proposed Salary | : | BDT 2000 (two thousand only) |
| Proposed Business Implementation Plan: | : | <ul style="list-style-type: none"> ➤ Start with having 2 cows @ TK. 40,000/- each; ➤ In every six months the cows will be sold and new cow will purchase; i.e. each cycle of cow fattening will be for six months; ➤ Feeding cost of each cow/cycle BDT 18,000-; ➤ Selling price of each cow after every cycle BDT 80,000/-; ➤ 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 as soon as possible, 2016. |

PROPOSED 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 (Repair) | 15,000 | 25,000 | - | 40,000 |
| Cost of 2 cows (Tk. 40,000 per Cow) | | 0 | 80,000 | 80,000 |
| Working Capital (Feeding Cost per cow 18000 per six month) | - | 18,000 | 18,000 | 36,000 |
| Medicine | 0 | 2,000 | 0 | 2,000 |
| Water supply motor | 7,000 | | 0 | 7,000 |
| Fan | 3,000 | | | 3,000 |
| Total Capital | 25,000 | 45,000 | 98,000 | 168,000 |

Source of Finance

| Source | Amount in BDT | In% |
|----------------------------------|----------------|-------------|
| Entrepreneur's Contribution (NU) | 70,000 | 42 |
| Investor's Contribution(GK) | 98,000 | 58 |
| Total Investment | 168,000 | 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 | | Yearly(1st Cycle+2nd Cycle) | 1st Cycle | 2nd Cycle | Yearly 1st Cycle+2nd Cycle) |
| Revenue: | | | | | | | | | |
| Estimated Sales (Cow) | 160,000 | 160,000 | 320,000 | 176,000 | 176,000 | 352,000 | 193,600 | 193,600 | 387,200 |
| Cow Dung Sales | 3,600 | 3,600 | 7,200 | 3,780 | 3,780 | 7,560 | 3,969 | 3,969 | 7,938 |
| (A) Total Revenue | 163,600 | 163,600 | 327,200 | 179,780 | 179,780 | 359,560 | 197,569 | 197,569 | 395,138 |
| Less: Cost of sales | | | | | | | | | |
| Cow Cost | 80,000 | 80,000 | 160,000 | 84,000 | 84,000 | 168,000 | 88,200 | 88,200 | 176,400 |
| Cow Food | 36,000 | 36,000 | 72,000 | 37,800 | 37,800 | 75,600 | 39,690 | 39,690 | 79,380 |
| (B) Total Cost of Sales | 116,000 | 116,000 | 232,000 | 121,800 | 121,800 | 243,600 | 127,890 | 127,890 | 255,780 |
| Gross profit (GP) [C=(A-B)] | 47,600 | 47,600 | 95,200 | 57,980 | 57,980 | 115,960 | 69,679 | 69,679 | 139,358 |
| Less: Operating Costs: | | | | | | | | | |
| Electricity bill | 900 | 900 | 1,800 | 990 | 990 | 1,980 | 1,089 | 1,089 | 2,178 |
| Transportation | 2000 | 2000 | 4,000 | 2,200 | 2,200 | 4,400 | 2,420 | 2,420 | 4,840 |
| Doctors and Medicine | 2000 | 2000 | 4,000 | 2,200 | 2,200 | 4,400 | 2,420 | 2,420 | 4,840 |
| Mobile bill (SMS & Reporting inclusive) | 600 | 600 | 1,200 | 660 | 660 | 1,320 | 726 | 726 | 1,452 |
| Proposed salary-self | 12,000 | 12,000 | 24,000 | 12,000 | 12,000 | 24,000 | 12,000 | 12,000 | 24,000 |
| Other Expenses | 1200 | 1200 | 2,400 | 1,320 | 1,320 | 2,640 | 1,452 | 1,452 | 2,904 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | 500 | 500 | 1,000 | 500 | 500 | 1,000 | 500 | 500 | 1,000 |
| Total Operating Cost (D) | 19,200 | 19,200 | 38,400 | 19,870 | 19,870 | 39,740 | 20,607 | 20,607 | 41,214 |
| (C-D)Net Profit: | 28,400 | 28,400 | 56,800 | 38,110 | 38,110 | 76,220 | 49,072 | 49,072 | 98,144 |
| Retained Income: | | | 56,800 | | | 76,220 | | | 98,144 |

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.)

| | Year 1 | Year 2 | Year 3 |
|------------------------------|---------|---------|---------|
| <u>Cash inflow:</u> | | | |
| Opening Balance | | 160,600 | 197,620 |
| Capital infusion by Udoykta | 45,000 | | |
| Capital infusion by investor | 98,000 | 0 | 0 |
| Sales | 327,200 | 359,560 | 395,138 |
| Total receipts | 470,200 | 520,160 | 592,758 |
| <u>Cash Outflow:</u> | | | |
| Cost of goods sold | 232,000 | 243,600 | 255,780 |
| Operating expenses | 38,400 | 39,740 | 41,214 |
| Payback to investor | 39,200 | 39,200 | 39,200 |
| Total payment | 309,600 | 322,540 | 336,194 |
| Closing Balance | 160,600 | 197,620 | 256,564 |

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 24th Ex. SB Design Lab on June 20,
2016 at Grameen Kalyan

Thank you







NU with his Mother

