



Grameen kalyan

Proposed NU Business Name : *Tarikul Cow Fattening Farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Tarikul Islam Vill : Darigram, Post: Shelaidah Thana : Kumarkhali, District: Kushtia
Age	:	21Years.
Marital status	:	Married.
Children	:	Nil
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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Zahanara Khatun</p> <p>Md. Lokman Sheikh</p> <p>Branch: Shilaidah, Group #11, Centre# 5/2M, Loan no. 9183</p> <p>Member since: 2009 , First loan: Tk. 5,000, Last GB loan: 30,000, Outstanding: 2,000.</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	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 formal training but he has three years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01858211666
National ID number	:	19955017194100582
NU Project Source/Reference	:	Gk/Kum/Nupur Rani Saha/2561

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2009. At first she took GB loan BDT 5,000 (Five thousand) and Purchase a goat. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

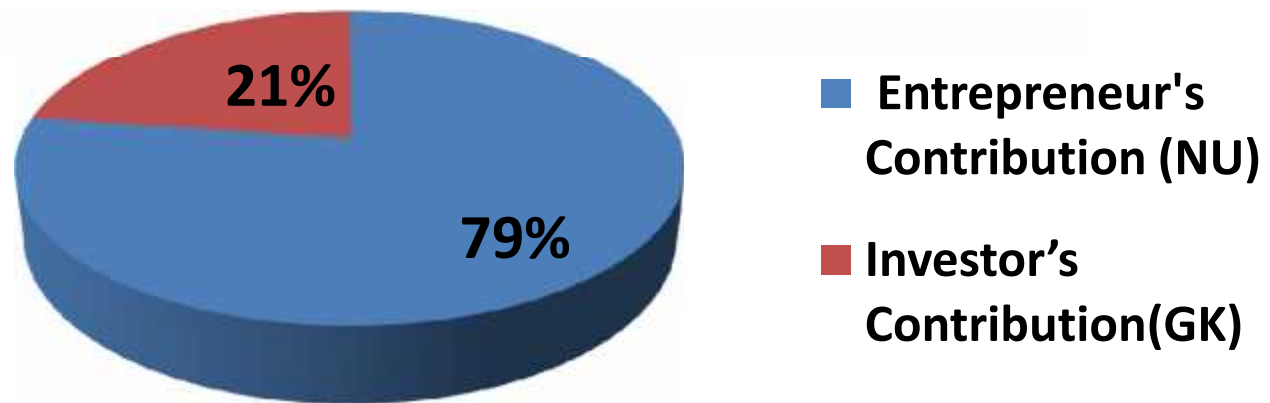
Business Name	:	Tarikul Cow Fattening Farm.
Address/ Location	:	Vill: Darigram, Post: Shelaidah Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 4,81,000
Financing	:	Self financing: BDT: 3,81,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 6 cows @ TK. 40,000/- each; ➤ In every six months the cows will be sale 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 85,000/-; ➤ 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 as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	35,000	35,000	-	70,000
Cost of 6 cows (Tk. 40,000 per Cow)	200,000	-	80,000	280,000
Fan 02 Pieces		3,000	3,000	6,000
Working Capital (Feeding Cost per cow 18000 per six months)		108,000	-	108,000
Water supply motor & Fittings		-	7,000	7,000
Cash in hand		-	10,000	10,000
Total Capital	235,000	146,000	100,000	481,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	381,000	79
Investor's Contribution(GK)	100,000	21
Total Investment	481,000	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)	510,000	510,000	1,020,000	561,000	561,000	1,122,000	617,100	617,100	1,234,200
Cow Dung Sales	10,800	10,800	21,600	11,340	11,340	22,680	11,907	11,907	23,814
(A) Total Revenue	520,800	520,800	1,041,600	572,340	572,340	1,144,680	629,007	629,007	1,258,014
Less: Cost of sales									
Cow Cost	240,000	240,000	480,000	252,000	252,000	504,000	264,600	264,600	529,200
Cow Food	108,000	108,000	216,000	113,400	113,400	226,800	119,070	119,070	238,140
(B) Total Cost of Sales	348,000	348,000	696,000	365,400	365,400	730,800	383,670	383,670	767,340
Gross profit (GP) [C=(A-B)]	172,800	172,800	345,600	206,940	206,940	413,880	245,337	245,337	490,674
Less: Operating Costs:									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
Non Cash Item:									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	45,000	45,000	90,000	45,900	45,900	91,800	46,860	46,860	93,720
(C-D)Net Profit:	127,800	127,800	255,600	161,040	161,040	322,080	198,477	198,477	396,954
Retained Income:			255,600			322,080			396,954

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
Cash inflow			
Opening Balance	-	461,600	743,680
Capital Infusion by Udyokta	146,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	1,041,600	1,144,680	1,258,014
Total Receipts	1,287,600	1,606,280	2,001,694
<i>Cash Outflow:</i>			
Cost of goods sold	696,000	730,800	767,340
Operating expenses	90,000	91,800	93,720
Return to investor	40,000	40,000	40,000
Total payment	826,000	862,600	901,060
Closing Balance	461,600	743,680	1,100,634

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 27th Ex. SB Design Lab on 17th July,
2016 at Grameen Kalyan

Thank you

Existing Shade













NU With his Parents



NU With his Mother



Thank You