



**Grameen Kalyan**

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



## **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	Md. Jolhas Mia, Vill: Ujan Vatipara, Post: Dhanikhola Upazila:Trishal, District: Mymensingh.
Age	:	28 Years
Marital status	:	Married.
Children	:	One Daughter.
No. of siblings:	:	2(Two) Brothers and 3(Three) Sisters.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Momotaz Begum.
(iii) Father's name	:	Md. Edris Ali.
(iv) GB member's info	:	Branch: Dhanikhola Trishal, Group # 10, Centre # 73/M, Loan no # 10412,Member since: 2012, First loan: Tk. 5,000,Last loan: 50,000, Outstanding: 48,900
Further Information:	:	
(v) Who pays GB loan installment	:	Father.
(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	:	Class Five.

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Business.
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 03 years cow rearing experience.
Other Own/Family Sources of Income	:	Father's income from agriculture farming .
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01750997920
National ID number	:	6119428741761
NU Project Source/Reference	:	GK/Trishal Unit/ Kakuly Dewan (2722).

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 5,000(five 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**

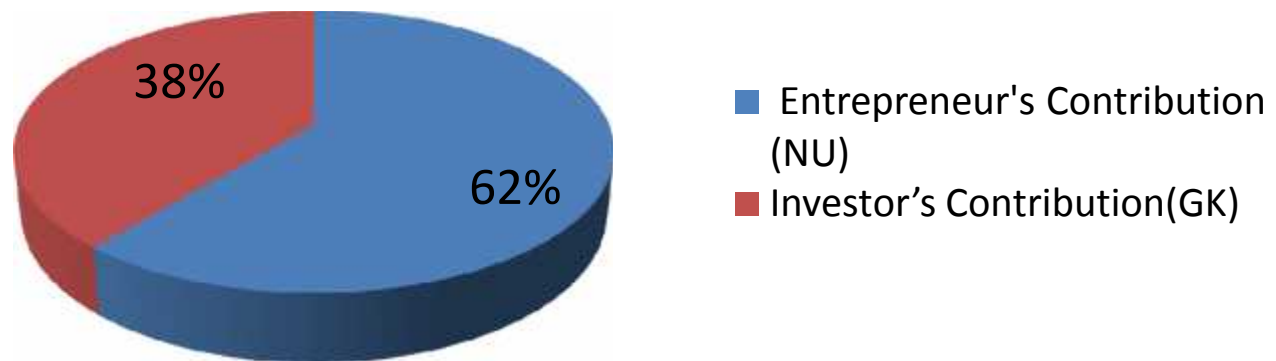
Project's Name	:	Fariha Cow Fattening Farm.
Address/ Location	:	Vill.Ujan Vatipara, Dhanikhola, Trishal, Mymensingh.
Total Investment	:	<b>BDT : 3,18,000 /-</b>
Financing	:	Self financing: <b>BDT :1,98,000/-</b> Required Investment: <b>BDT :1,20,000 /-(as equity)</b>
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT : 2,000 (Two thousand only).
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 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 75,000/-;</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 as soon as possible.</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 (Repair)	25,000	30,000	-	55,000
Cost of 04 Cows (Tk. 40,000 per Cow)	90,000	0	80,000	170,000
Working Capital (Feeding Cost)	0	36,000	36,000	72,000
Fan-2		3,000	0	3,000
Medicine			4,000	4,000
Water motor		8,000		8,000
Electric fittings		1,000	0	1,000
Cash in hand	5,000		0	5,000
<b>Total Capital</b>	<b>120,000</b>	<b>78,000</b>	<b>120,000</b>	<b>318,000</b>

# Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	198,000	62
Investor's Contribution(GK)	120,000	38
<b>Total Investment</b>	<b>318,000</b>	<b>100</b>



# 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)	300,000	300,000	600,000	330,000	330,000	660,000	363,000	363,000	726,000
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>307,200</b>	<b>307,200</b>	<b>614,400</b>	<b>337,560</b>	<b>337,560</b>	<b>675,120</b>	<b>370,938</b>	<b>370,938</b>	<b>741,876</b>
<b>Less: Cost of sales</b>									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
<b>(B) Total Cost of Sales</b>	<b>232,000</b>	<b>232,000</b>	<b>464,000</b>	<b>243,600</b>	<b>243,600</b>	<b>487,200</b>	<b>255,780</b>	<b>255,780</b>	<b>511,560</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>75,200</b>	<b>75,200</b>	<b>150,400</b>	<b>93,960</b>	<b>93,960</b>	<b>187,920</b>	<b>115,158</b>	<b>115,158</b>	<b>230,316</b>
<b>Less: Operating Costs:</b>									
Electricity bill	600	600	1,200	660	660	1,320	726	726	1,452
Transportation	1500	1500	3,000	1,650	1,650	3,300	1,815	1,815	3,630
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	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>21,200</b>	<b>21,200</b>	<b>42,400</b>	<b>22,670</b>	<b>22,670</b>	<b>45,340</b>	<b>24,255</b>	<b>24,255</b>	<b>48,509</b>
<b>(C-D)Net Profit:</b>	<b>54,000</b>	<b>54,000</b>	<b>108,000</b>	<b>71,290</b>	<b>71,290</b>	<b>142,580</b>	<b>90,904</b>	<b>90,904</b>	<b>181,807</b>
<b>Retained Income:</b>			<b>108,000</b>			<b>142,580</b>			<b>181,807</b>

**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
<b>Cash inflow:</b>			
Opening Balance	5,000	263,000	357,580
Capital Infusion by Nobin udyokta	78,000		
Capital Infusion by Investor	120,000	0	0
Sales	614,400	675,120	741,876
Total Receipts	817,400	938,120	1,099,456
<b>Cash Outflow:</b>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	42,400	45,340	48,509
Payback to investor	48,000	48,000	48,000
<b>Total payment</b>	<b>554,400</b>	<b>580,540</b>	<b>608,069</b>
<b>Closing Balance</b>	<b>263,000</b>	<b>357,580</b>	<b>491,387</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1
- Skill & experience: 03 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.

Presented at 30<sup>th</sup> Ex. SB Design Lab on 10<sup>th</sup> August,  
2016 at Grameen Kalyan.

Thank you















# NU With his Mother



**Thank You**