



Grameen Kalyan

Proposed NU Business Name: Farjana cow fattening farm .



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: MD.Khandakar Murad. Vill: Belghoria, Post: Swastipur , Upazilla : Kushtia, District: Kushtia
Age	: 29 Years.
Marital status	: Married.
No. of siblings:	: 2 (Two) Brother & 4 (Four) 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. Sabada Khatun : Khandakar Abdul Samad. : Branch: Alampur, Group # 04, Centre # 03/M, Loan no.: 1507 Member since: 2008, First loan: Tk 5,000, Existing loan: 14,000, Outstanding: 6776 : Entrepreneur : No : Nil : Nil : Nil
Education, till to date	: Eight

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 five years cow rearing experiences. He will also get support from his father.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01728104283
National ID number	:	5017956460379
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 5,000 (Five thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

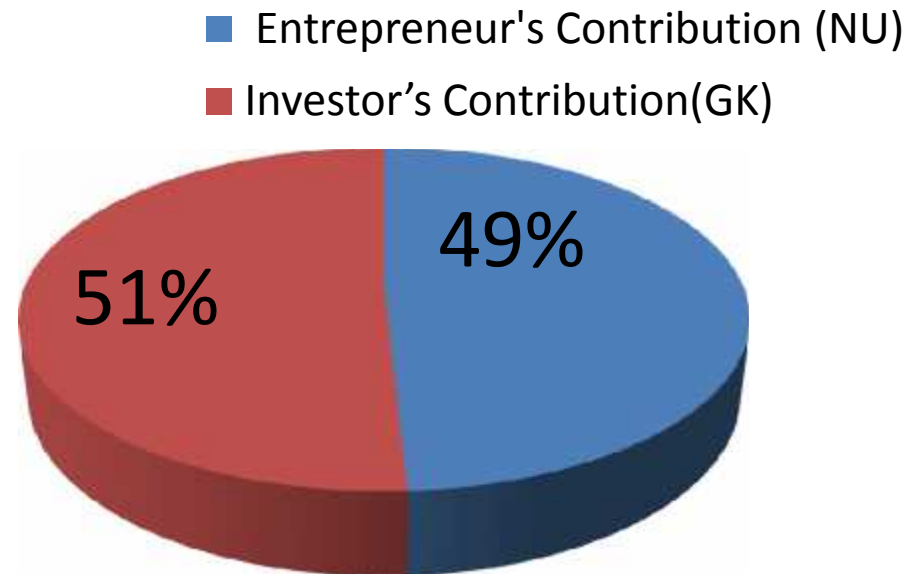
Project's Name	:	Farjana Cow Fattening Farm.
Address/ Location	:	Belghoria,Kushtia.
Total Investment	:	BDT :1,77,000 /-
Financing	:	Self financing: BDT : 87,000 /- Required Investment: BDT : 90,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT:2000 (Two thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 30,000/- each; ➤ In every six months the 3 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 15,000/-; ➤ Selling price of each cow after every cycle = BDT 60,000/-; ➤ 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 in early 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 (repair)		30,000	-	30,000
Cow(three cows)	30000	0	60,000	90,000
3 Cows feeding & medicine cost	15000	0	30,000	45,000
Medicine		5,000		5,000
Fan	-	2,000		2,000
Cash in hand	-	5,000	0	5,000
Total Capital	45,000	42,000	90,000	177,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	87,000	32
Investor's Contribution(GK)	90,000	68
Total Investment	177,000	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)	180,000	180,000	360,000	198,000	198,000	396,000	217,800	217,800	435,600
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	185,400	185,400	370,800	203,670	203,670	407,340	223,754	223,754	447,507
Less: Cost of sales									
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
(B) Total Cost of Sales	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
Gross profit (GP) [C=(A-B)]	50,400	50,400	100,800	61,920	61,920	123,840	74,916	74,916	149,832
Less: Operating Costs:									
Electricity bill	600	600	1,200	660	660	1,320	726	726	1,452
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
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	12,000	12,000	24,000	12,000	12,000	24,000
Other Expenses	600	600	1,200	660	660	1,320	726	726	1,452
Non Cash Item:									
Depreciation Expenses	1800	1800	3,600	1,800	1,800	3,600	1,800	1,800	3,600
Total Operating Cost (D)	21,900	21,900	43,800	22,710	22,710	45,420	23,601	23,601	47,202
(C-D)Net Profit:	28,500	28,500	57,000	39,210	39,210	78,420	51,315	51,315	102,630
Retained Income:			57,000			78,420			102,630

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
Cash inflow:			
Opening Balance	0	198,000	240,420
Capital Infusion by UDYOKTA	87,000	0	0
Capital Infusion by Investor	90,000	0	0
Sales	370,800	407,340	447,507
Total Receipts	547,800	605,340	687,927
Cash Outflow:			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	43,800	45,420	47,202
Payback to investor	36,000	36,000	36,000
Total payment	349,800	364,920	380,877
Closing Balances	198,000	240,420	307,050

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 12th Ex. SB Design Lab on 31st
January, 2016 at Grameen Kalyan

Thank you

Pictures

My mother and me















Trade License

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একাউন্ট ও অডিট রুলের ১২(১) নিয়ম প্রুটবা।

ক্রমিক নং - 1421

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

বহি নং - ১৮ লাইসেন্স নং : ১৪২১ তারিখ : ২০/০৮/০৭২৪

দোকান / কোম্পানী / খাম / প্রতিষ্ঠানের নাম - মোঃ জাহাঙ্গীর আলী মোঃ মোস্তাফিজুল কাদের কাঠ

পিতা / খামী / মালিকের নাম - মোঃ মোঃ মোস্তাফিজুল কাদের

ঠিকানা - কেরানীগঞ্জ ডিষ্ট্রিক্ট পুর কুষ্টিয়া সদর, কুষ্টিয়া জেলা

পেশা বা কার্য ও যানবাহন প্রকৃতি - ২০১৫-২০১৬ হুইল চারপুর্ন

দুই বা ততোধিক পোকার সময় (বৎসর) - দ্বিবার্ষিক

লাইসেন্সের মেয়াদ ইং - ২০১৫ ০৮ ২০ ১০

প্রদত্ত টাকার পরিমাণ { মূল্যে টাকা ১০০ + ১০০০০ = ১০১০০
বছরে দুইবার্ষিক শ্রমচাকী

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Thank You