



Grameen kalyan

Proposed NU Business Name : Forid Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md.Foridul Islam Vill :Kustia para,Post: Chadba Thana : Artgoria, District:Pabna
Age	:	28 Years.
Marital status	:	Unmarried.
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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Fatema khatun. Md. Abdul kuddus Branch: Devuttor Artgoria, Group #09, Centre# 19/M, Loan no 5647 Member since: 2003 , First loan: Tk.5,000, Last GB loan: 20,000, Outstanding :3,500 Father No Nil Nil Nil
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.)	:	Fish farming & 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.)	:	No formal training but he has four years cow rearing experiences.
Other Own/Family Sources of Income	:	Father's income from agricultural work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01720-265445
National ID number	:	7610464744234
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit, Pabna.(FS: Rafiqul Islam-2725)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT 5,000 (Five thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business & fish forming.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

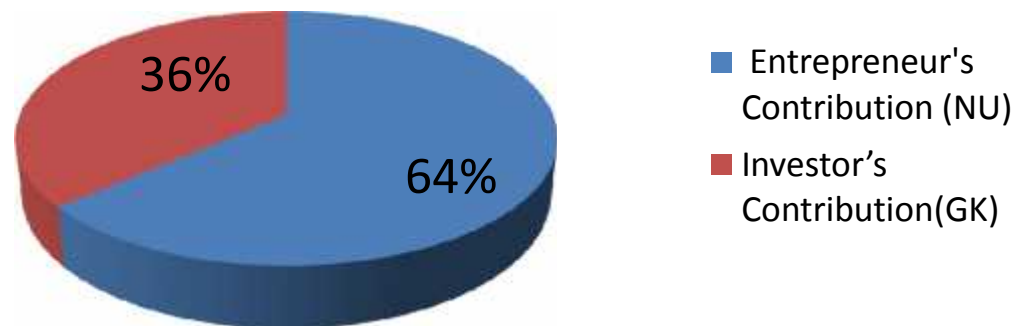
Business Name	:	<i>Forid Cow Fattening Farm.</i>
Address/ Location	:	Vill: Kustia para, Post: Chadba Thana : Artgoria, District: pabna
Total Investment in BDT	:	BDT: 4,11,000
Financing	:	Self financing: BDT: 2,61,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 cows @ TK. 50,000/- 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 90,000/- ➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-; ➤ Payback period to the investor is 3 years;

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	10,000	30,000	0	40,000
Cost of 5 cows (Tk. 50,000 per Cow)	100,000	0	150,000	250,000
Fan 02 Pieces	-	4,000	0	4,000
Working Capital (Feeding Cost per cow 18000 per six month)		90,000	0	90,000
Water supply motor & Fittings	-	17,000	0	17,000
medicine and doctor		5,000		5,000
Cash in hand	-	5,000		5,000
Total Capital	110,000	151,000	150,000	411,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	261,000	64
Investor's Contribution(GK)	150,000	36
Total Investment	411,000	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)	450,000	450,000	900,000	495,000	495,000	990,000	544,500	544,500	1,089,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	9,940
(A) Total Revenue	459,000	459,000	918,000	504,450	504,450	1,008,900	554,423	554,423	1,098,940
Less: Cost of sales									
Cow Cost	250,000	250,000	500,000	262,500	262,500	525,000	275,625	275,625	551,250
Cow Food	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
(B) Total Cost of Sales	340,000	340,000	680,000	357,000	357,000	714,000	374,850	374,850	749,700
Gross profit (GP) [C=(A-B)]	119,000	119,000	238,000	147,450	147,450	294,900	179,573	179,573	349,240
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	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
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)	43,700	43,700	87,400	44,535	44,535	89,070	45,427	45,427	90,854
(C-D)Net Profit:	75,300	75,300	150,600	102,915	102,915	205,830	134,146	134,146	268,292
Retained Income:			150,600			205,830			268,292

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	0	391,600	537,430
Capital Infusion by Udyokta	151,000	0	0
Capital Infusion by Investor	150,000	0	0
Sales	918,000	1,008,900	1,098,940
Total Receipts	1,219,000	1,400,500	1,636,370
<u>Cash Outflow:</u>			
	-	-	-
Cost of goods sold	680,000	714,000	749,700
Operating expenses	87,400	89,070	90,854
Return to investor	60,000	60,000	60,000
Total payment	827,400	863,070	900,554
Closing Balances	391,600	537,430	735,816

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Shortage of foods in rainy season.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Veterinary Doctors;<input type="checkbox"/> This area is famous for cattle fattening;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 29th Ex. SB Design Lab on 28th July, 2016
at Grameen Kalyan.

Thank you

Existing business photo





Forid fish farm





NU with his Mother



NU with his father & mother



Thank You