



Grameen kalyan

**Proposed NU Business Name :Fahima cow
fattening farm.**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Mst. Fahima khatun . Vill: Belghoria (poshimpara), Post: Swastipur, Upazilla : Kushtia, District: Kushtia
Age	: 19 Years.
Marital status	: Single.
No. of siblings:	: 1(One) brother and 2(Two) sisters.
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. Sahida Begum . : Md. Nur Hossen : Branch: Alampur, Group # 04, Centre # 54/M, Loan no.:5294, Member since: 2010, First loan: Tk. 7,000, Last GB Loan: 90,000, Outstanding: All paid . : Father : No : Nil : Nil : Nil
Education, till to date	: HSC

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 She has three years cow rearing experiences. she will also get support from her father.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01954879975
National ID number	:	19955017956027043
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 7,000 (Seven 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

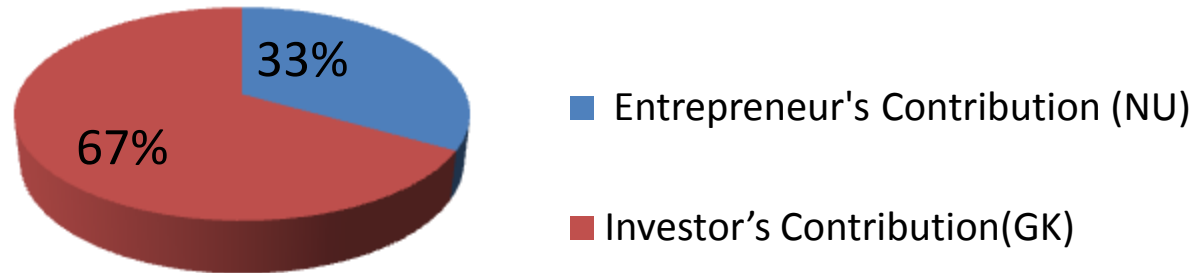
Business Name	:	Fahima Cow Fattening Farm.
Address/ Location	:	Belghoria (poshimpara), Kushtia.
Total Investment in BDT	:	BDT 225,000
Financing	:	Self financing: BDT 75,000 Required Investment: BDT 150,000 (as equity).
Present salary/drawings from business	:	Nil .
Proposed Salary	:	BDT 2,000 (Two thousand 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 cow fattening will be for six months; ➤ Feeding cost of each cow/cycle = BDT 15,000/-; ➤ Selling price of each cow after every cycle = BDT 65,000/-; ➤ 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 Early 2015.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Cow Shade	20,000	50000	70,000
Cow (Three cows)		90,000	90,000
3 Cow feeding for six month		45,000	45,000
Water Supply Motor		8,000	8,000
Electrical fittings		2,000	2,000
Cash in hand	5000	5,000	10,000
Total Capital	25,000	200,000	225,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	75,000	33
Investor's Contribution(GK)	150,000	67
Total Investment	225,000	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)	195,000	195,000	390,000	214,500	214,500	429,000	235,950	235,950	471,900
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	200,400	200,400	400,800	220,170	220,170	440,340	241,904	241,904	483,807
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)]	65,400	65,400	130,800	78,420	78,420	156,840	93,066	93,066	186,132
Less: Operating Costs:									
Electricity bill	1200	1200	2,400	1,200	1,200	2,400	1,500	1,500	3,000
Transportation	3000	3000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	3000	3000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary	12,000	12,000	24,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Non Cash Item:									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	24,300	24,300	48,600	30,705	30,705	61,410	31,430	31,430	62,861
(C-D)Net Profit:	41,100	41,100	82,200	47,715	47,715	95,430	61,636	61,636	123,272
Retained Income:			82,200			95,430			123,272

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	177,200	212,630
Capital Infusion by UDYOKTA	75,000	0	0
Capital Infusion by Investor	150,000	0	0
Sales	400,800	440,340	483,807
Total Receipts	625,800	617,540	696,437
Cash Outflow:			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	48,600	61,410	62,861
Fixed Asset	80000	0	0
Payback to investor	50,000	60,000	70,000
Total payment	448,600	404,910	430,536
Closing Balances	177,200	212,630	235,802

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 2nd SB Ex. Design Lab on 21st March,
2015 at Grameen Kalyan

Thank you



Family photo



Existing Business photo



Trade License

ট্রেড লাইসেন্স

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

৪৫

বহিঃ নং - ১৮৮ লাইসেন্স নং : ১২-৩৭৭ তারিখ : ১৫-১০-২০১৭ খ্রিঃ

স্বাক্ষর / কোম্পানী / কার্য / মহীতার নাম মোঃ মাকসুদুল হোসেন জামি

পত্নী / মালিকের নাম মোঃ মোছাঃ জামিহা মামুন

বাসিন্দা স্থান কুষ্টিয়া সদর, কুষ্টিয়া

পেশা / কার্য ও স্থানবাহন প্রকৃতি সারু মোটরভ্যানের কার্য

স্বাক্ষর / মহীতার নাম (বন্দসর) মুহম্মদ মুহম্মদ হুসেইন

লাইসেন্সের মেয়াদ ইং ১৫/১০/২০১৭ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অর্কে টাকা ২০০+০০০০০০০০

{ কন্ডার মুহম্মদ হুসেইন জামি মালিক।

মোঃ মাকসুদুল হোসেন
উপসচিব

৬ নং জিয়ারখী ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

Thank You