



Grameen Kalyan

Proposed NU Business Name: Johura cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md : Joshim uddin Khan . Vill:Belghoria (Charpara). Post:Swastipur Upazilla : Kushtia, District: Kushtia
Age	: 32 Years.
Marital status	: Married.
No. of siblings:	: 2 (Two) brothers & 3 (Three) 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. Jahura khatun . : Md.Abdur Rahim Khan . : Branch: Alampur, Group # 08, Centre # 40/M, Loan no.: 3594/1, Member since:2000, First loan: Tk. 5,000, Last loan: 20,000, Outstanding: All paid : Entrepreneur. : 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.)	:	Agriculture farming
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 Ten 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	:	01719477381
National ID number	:	5017956458952
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 5,000 (Five thousand) and used 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	:	Johura Cow Fattening Farm.
Address/ Location	:	Vill.Belghoria (Charpara) , Post: Swastipur ,Kushtia.
Total Investment	:	BDT : 3,35,000 /-
Financing	:	Self financing: BDT :1,56,000 /- Required Investment: BDT : 1,79,000 /-(as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :5000 (Five thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 40,000/- each; ➤ In every six months 4 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 per 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 Early 2015.

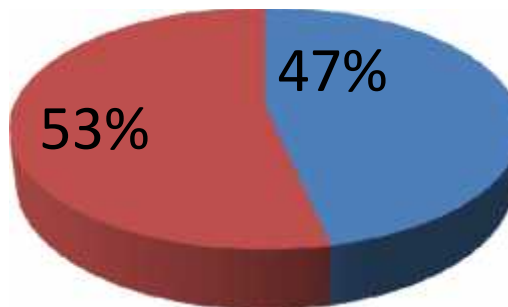
PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow Shade (Repair)	60,000	20,000	-	80,000
Cows (Four cows)	40,000	0	120,000	160,000
4 Cows feeding for six month	18000	0	54,000	72,000
Madichine	0	0	5,000	5,000
Fan	-	3,000	0	3,000
Water Supply Motor	-	6,000	0	6,000
Electrical fittings	-	2,000	0	2,000
Cash in hand	7,000	0	0	7,000
Total Capital	125,000	31,000	179,000	335,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	156,000	47
Investor's Contribution(GK)	179,000	53
Total Investment	335,000	100%

- Entrepreneur's Contribution (NU)
- Investor's Contribution(GK)



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)	340,000	340,000	680,000	374,000	374,000	748,000	411,400	411,400	822,800
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	347,200	347,200	694,400	381,560	381,560	763,120	419,338	419,338	838,676
Less: Cost of sales									
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) Total Cost of Sales	232,000	232,000	464,000	243,600	243,600	487,200	255,780	255,780	511,560
Gross profit (GP) [C=(A-B)]	115,200	115,200	230,400	137,960	137,960	275,920	163,558	163,558	327,116
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
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	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	4500	4500	9,000	4,500	4,500	9,000	4,500	4,500	9,000
Total Operating Cost (D)	45,500	45,500	91,000	46,600	46,600	93,200	47,810	47,810	95,620
(C-D) Net Profit:	69,700	69,700	139,400	91,360	91,360	182,720	115,748	115,748	231,496
Retained Income:	139,400		182,720			231,496			

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
<u>Cash inflow:</u>			
Opening Balance	7,000	255,400	368,120
Capital Infusion by Investor	179,000	0	0
Sales	694,400	763,120	838,676
Total Receipts	880,400	1,018,520	1,206,796
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	91,000	93,200	95,620
Payback to investor	70,000	70,000	74,800
Total payment	625,000	650,400	681,980
Closing Balances	255,400	368,120	524,816

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 7th SB Ex. Design Lab on 1st of
September, 2015 at Grameen Kalyan

Thank you





My mother & me





















Trade License

ইউনিয়ন পরিষদের ৭নং ফরম
একাউন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং - 1081

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

বহি নং - ১১ লাইসেন্স নং : ১০৬-১ তারিখ : ২০/০৭/১৮

দোকান / কোম্পানী / ফার্ম / গৃহীতার নাম হুদুদা গড়ে মৌজাভাঙ্গা কলকাতা কার্ট

শ্রী / স্বামী / মালিকের নাম কুমার মোঃ করীম উদ্দিন

ঠিকানা বেলাডিয়া (কলকাতা) নন্দীপুর, কুষ্টিয়া সদর, কুষ্টিয়া

পেশা বাবসা ও যানবাহন প্রভৃতি গড়ে মৌজাভাঙ্গা

বৈধ বা বলবৎ থাকার সময় (বৎসর) ২০১৮-২০১৯ অর্ধবৎসর

লাইসেন্সের মেয়াদ ইং ২০/০৭/১৮ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ২০০+০০/১০০
কথায় দুইশত টাকা মাত্র

স্বাক্ষর
নেতা/সচিব মোঃ
৬ নং জিয়ারখী ইউনিয়ন পরিষদ,
কুষ্টিয়া সদর, কুষ্টিয়া।

Thank you