



Grameen Kalyan

**Proposed NU Business Name: Tarik Cow
*Fattening farm***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Tarik Hossen. Vill: Botoil, Post: Boria Upazilla : Kushtia, District: Kushtia
Age	: 26 Years.
Marital status	: Married.
No. of siblings:	: 3 (Three) Brothers .
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. Nasima Khatun : Md. Ansar ali. : Branch: Alampur, Group # 03, Centre # 012/M, Loan no.: 1355 Member since: 2002, First loan: Tk 3,000, Existing loan: 90,000, Outstanding: 41,280. : Father . : No : Nil : Nil : Nil
Education, till to date	: S.S.C pass.

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 3 years cow rearing experiences. He will also get support from his father.
Other Own/Family Sources of Income	:	Agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713913900
National ID number	:	19895037950031858
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT 3,000 (Three thousand) and used the money in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

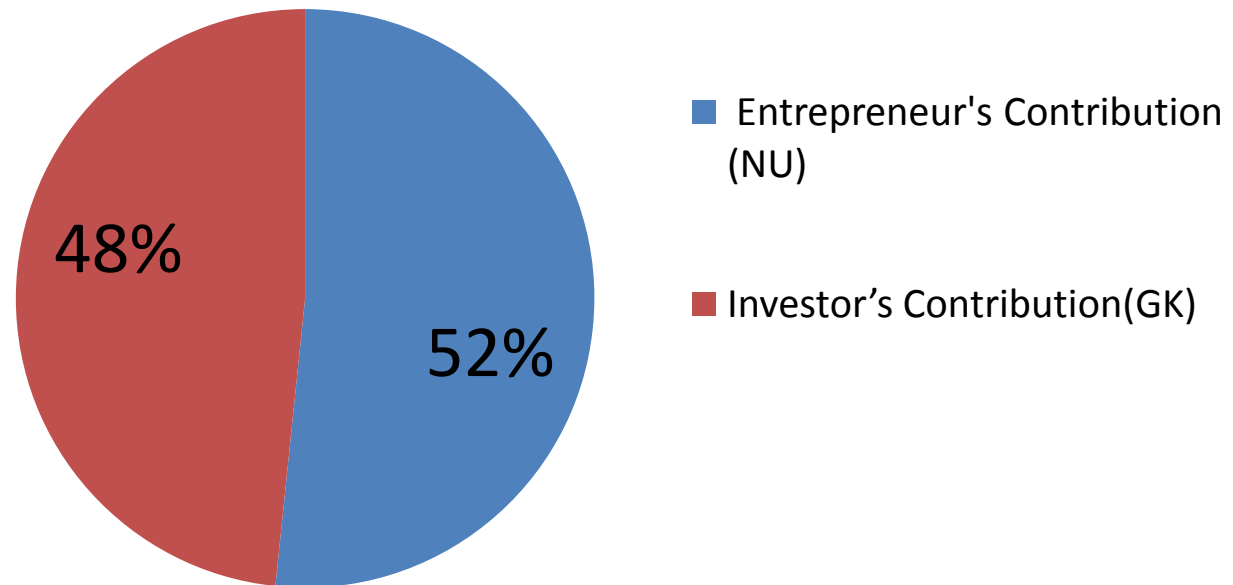
Project's Name	:	Tarik Cow Fattening Farm.
Address/ Location	:	Botoil ,post,Boria,Thana, kushtia, district: Kushtia.
Total Investment	:	BDT :2,13,000 /-
Financing	:	Self financing: BDT : 110,000 /- Required Investment: BDT : 103,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT:3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 35,000/- 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 70,000/-; ➤ 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 in January 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)	5,000	40,000	-	45,000
Cow(three cows)	35000	0	70,000	105,000
3 Cows feeding cost	15000	0	30,000	45,000
Medicine		0	3,000	3,000
Water supply motor		7,000	0	7,000
Fan	-	3,000	0	3,000
Cash in hand	-	5,000	0	5,000
Total Capital	55,000	55,000	103,000	213,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	110,000	52
Investor's Contribution(GK)	103,000	48
Total Investment	213,000	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)	210,000	210,000	420,000	231,000	231,000	462,000	254,100	254,100	508,200
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	215,400	215,400	430,800	236,670	236,670	473,340	260,054	260,054	520,107
Less: Cost of sales									
Cow Cost	105,000	105,000	210,000	110,250	110,250	220,500	115,763	115,763	231,525
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	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	79,170	79,170	158,340	94,679	94,679	189,357
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
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	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
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)	30,000	30,000	60,000	30,900	30,900	61,800	31,890	31,890	63,780
(C-D)Net Profit:	35,400	35,400	70,800	48,270	48,270	96,540	62,789	62,789	125,577
Retained Income:	70,800			96,540			125,577		

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	5,000	268,200	344,140
Capital infusion by UDYOKTA	110,000	0	0
Capital infusion by investor	103,000	0	0
Sales	430,800	473,340	520,107
Total receipts	648,800	741,540	864,247
<u>Cash Outflow:</u>			
Cost of goods sold	300,000	315,000	330,750
Operating expenses	60,000	61,800	63,780
Payback to investor	20,600	20,600	20,600
Total payment	380,600	397,400	415,130
Closing Balances	268,200	344,140	449,117

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 11th Ex. SB Design Lab on 14th January,
2016 at Grameen Kalyan.

Thank you

Pictures

My mother and me





















Trade License

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
ইউনিয়ন পরিষদের ৭ নং ফরম
এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

ক্রমিক নং - 729

লাইসেন্স

৪ নং বটতৈল ইউনিয়ন পরিষদ

লাইসেন্স নং - ৪(৭২৫)/১৫-১৬ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।

তারিখ : ২৫/১১/১৫

দোকান / কোম্পানী / গ্রহীতার নাম : ... তারিক গার মোটা ভাড়া ফরম গার ...

প্রিষ্ঠা / স্বামী / মালিকের নাম : ... শ্রীঃ তারিক হোসেন ...

ঠিকানা : ... বটতৈল এমসিআই পাড়া ... কুষ্টিয়া ... কুষ্টিয়া ...

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : ... গার মোটা ভাড়া ফরম গার ... বৈধ বা বলবৎ থাকার সময় : ২০১৫-২০১৬

লাইসেন্সের মেয়াদ : ... ৩০/১০/২০১৬ ... পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) ... ২০০/= টাকা ... ৫ ... পরিসা (কথায়) ... দুইশত টকা মাত্র ...

মোহর

১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৩০/=

চেয়ারম্যান
৪নং বটতৈল ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

Thank You