



Grameen Kalyan

Proposed NU Business Name: *Rafiqul cow fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md : Anowar Parvez . Vill:Belghoria(Charpara). Post: Swastipur Upazilla : Kushtia, District: Kushtia
Age	: 23 Years.
Marital status	: Single.
No. of siblings:	: 1 (one) brother & 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. Anowara Begum Parula. : Md. Rafiqul Islam . : Branch: Alampur, Group # 01, Centre # 40/M, Loan no.: 1433/1, Member since: 2006, First loan: Tk. 3,000, Existing loan: Tk. 40,000, Outstanding: 19440 : Father . : No : Nil : Nil : Nil
Education, till to date	: H.S.C

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 3 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	:	01725700978
National ID number	:	5017956000027
NU Project source/reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 3,000 (three 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

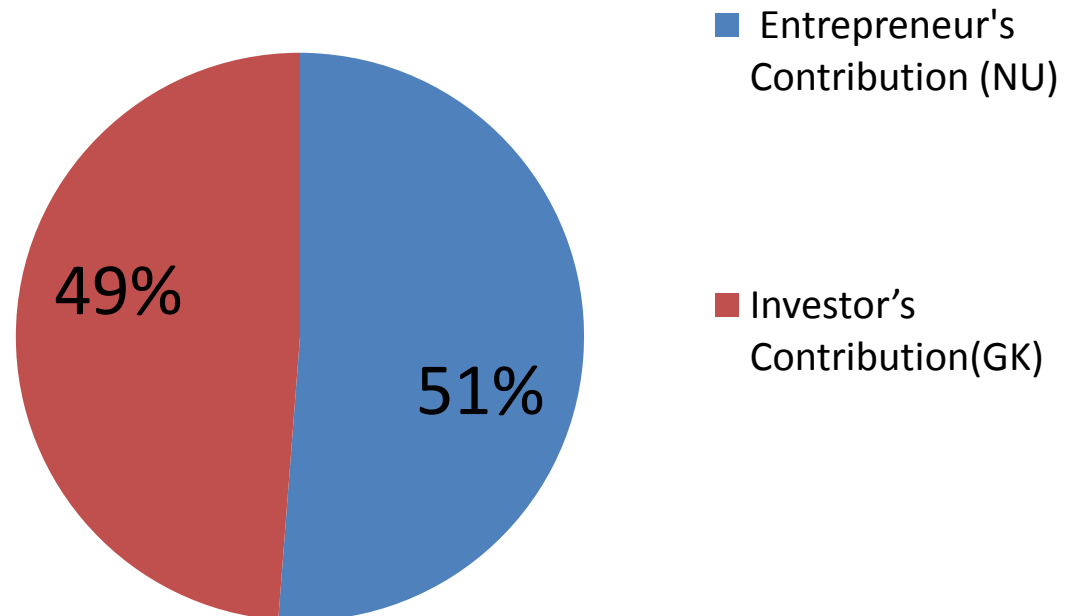
Project's name	:	Rafiqul Cow Fattening Farm.
Address/ location	:	Vill.Belghoria(Charpara) , Post: Swastipur,Kushtia.
Total investment	:	BDT :2,46,000 /-
Financing	:	Self financing: BDT :1,26,000/- Required Investment: BDT :1,20,000 /-(as equity)
Present salary/drawings from business	:	Nil
Proposed salary	:	BDT :3000 (Three thousand only)
Proposed business implementation plan	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 40,000/- each; ➤ In every six months 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 per cycle BDT 18,000/- ➤ Selling price of each cow after every cycle BDT 80,000/-; ➤ 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	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow shade (repair)	30,000	20,000	-	50,000
Cows (three cows)	0	0	120,000	120,000
3 Cows feeding for six month	0	54,000	0	54,000
Medicine		5,000		5,000
Fan	-	3,000	0	3,000
Water supply motor	-	7,000	0	7,000
Electrical fittings	-	2,000	0	2,000
Cash in hand	5,000		0	5,000
Total Capital	35,000	91,000	120,000	246,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's contribution (NU)	126,000	51
Investor's contribution(GK)	120,000	49
Total Investment	246,000	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)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	245,400	245,400	490,800	269,670	269,670	539,340	296,354	296,354	592,707
Less: Cost of sales									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
(B) Total Cost of Sales	174,000	174,000	348,000	182,700	182,700	365,400	191,835	191,835	383,670
Gross profit (GP) [C=(A-B)]	71,400	71,400	142,800	86,970	86,970	173,940	104,519	104,519	209,037
Less: Operating Costs:									
Electricity bill	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
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	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	3500	3500	7,000	3,500	3,500	7,000	3,500	3,500	7,000
Total Operating Cost (D)	30,800	30,800	61,600	43,730	43,730	87,460	44,753	44,753	89,506
(C-D)Net Profit:	40,600	40,600	81,200	43,240	43,240	86,480	59,766	59,766	119,531
Retained Income:			81,200			86,480			119,531

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	5,000	158,200	196,680
Capital infusion by Investor	120,000	0	0
Sales	490,800	539,340	592,707
Total receipts	615,800	697,540	789,387
Cash Outflow:			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	61,600	87,460	89,506
Payback to investor	48,000	48,000	48,000
Total payment	457,600	500,860	521,176
Closing balances	158,200	196,680	268,211

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













My mother & me









Trade License

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

ক্রমিক নং: 1442

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

ছবি

বহি নং - ১৫ লাইসেন্স নং : ১৪৪২ তারিখ : ০৬/০৩/০১৩

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম প্রথিকুল মার মোটরকারভান চর্ক

পিতা / স্বামী / মালিকের নাম মোঃ মোঃ মোঃ মোঃ মোঃ মোঃ

ঠিকানা কেন্দ্রিয়া (মুন্সিগঞ্জ) জেলা কুষ্টিয়া সদর, কুষ্টিয়া

পেশা ব্যবসা ও যানবাহন প্রভৃতি মার মোটরকারভান চর্ক

বৈধ বা বরবৎ থাকার সময় (বৎসর) ২০১২-২০১৩ ইং পর্যন্ত

লাইসেন্সের মেয়াদ ইং ৩০/০৩/১৩ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ২০০০.০০ কথায় দুই হাজার টাকা মাত্র।

মোঃ মোঃ মোঃ মোঃ
চেয়ারম্যান
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া জেলা।

Thank You