



**Grameen Kalyan**

*Proposed NU Business Name : Labib Lamia Cow Fattening Farm*



## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	: Md. Rafiqul Islam Vill: Kushmail Dewnaiper, Post: Kushmail Soler Bazar Upazilla : Fulbaria , District: Mymensingh
Age	: 30Years
Marital status	: Married.
Children	: 1 (Daughter) & 1 (Son)
No. of siblings:	: 3 (three) Brothers and 3 (three) sisters.
Parent's and GB related Info	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 2px; text-align: center;">✓</div> <div style="border: 1px solid black; width: 40px; height: 20px;"></div> </div>
(i) Who is GB member	: Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	: Most: Lutfur nahar
(iii) Father's name	: Md: Jomshed Ali.
(iv) GB member's info	: Branch: Fulbaria ,Group # 08, Centre # 2/M, Loan no. 7073, Member since: 2010, First loan: 10,000 Tk. Last loan:15,000, Outstanding:4000.
Further Information:	
(v) Who pays GB loan installment	: My father paying GB loan installment
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: Nil
(viii) Any other loan like GCCN, GKF etc.	: Nil
(ix) Others	: 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.)	:	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.)	:	He has no training but 3 years cow rearing experiences
Other Own/Family Sources of Income	:	Father's income from business & agriculture farming .
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01714-820939
National ID number	:	6112059286937
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=10,000(Ten thousand) and used the money in agriculture farming. Gradually several times she took GB loan and utilized in her husband's business.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Project's Name	:	Labib Lamia Cow Fattening Farm.
Address/ Location	:	Vill.Kushmail , Fulbaria, Mymensingh
Total Investment	:	<b>BDT :2,39,500 /-</b>
Financing	:	Self financing: <b>BDT :89,500/-</b> Required Investment: <b>BDT :,1,50,000 /-(as equity)</b>
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :2000 (Two thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK. 30,000/- each;</li> <li>➤ In every six months 4cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months;</li> <li>➤ Feeding cost of each cow per cycle BDT 15,000/-</li> <li>➤ Selling price of each cow after every cycle BDT 60,000/-;</li> <li>➤ Expected doctor and medicine cost for each cow per cycle = 1000/-;</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project is in early, 2016.</li> </ul>

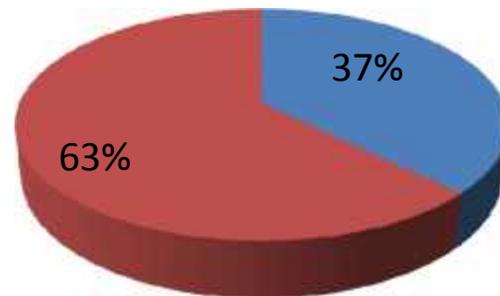
# ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business/NU investment</b>	<b>Proposed Business</b>		<b>Total (BDT)</b>
		<b>NU</b>	<b>Investor</b>	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4(1+2+3)</b>
<b>Investments in different categories:</b>				
Cow Shade (Repair)	60,000	5,000		65,000
Cows (4 cows) 1+3	15,000	0	90,000	105,000
4 Cows feeding for six month	0		60,000	60,000
Fan		2,500	0	2,500
Electrical fittings		2,000	0	2,000
Cash in hand	5,000		0	5,000
<b>Total Capital</b>	<b>80,000</b>	<b>9,500</b>	<b>150,000</b>	<b>239,500</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	89,500	37
Investor's Contribution(GK)	150,000	63
<b>Total Investment</b>	<b>239,500</b>	<b>100%</b>

- 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)
<b>Revenue:</b>									
Estimated Sales (Cow)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
<b>(A) Total Revenue</b>	<b>247,200</b>	<b>247,200</b>	<b>494,400</b>	<b>271,560</b>	<b>271,560</b>	<b>543,120</b>	<b>298,338</b>	<b>298,338</b>	<b>596,676</b>
<b>Less: Cost of sales</b>									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
<b>(B) Total Cost of Sales</b>	<b>180,000</b>	<b>180,000</b>	<b>360,000</b>	<b>189,000</b>	<b>189,000</b>	<b>378,000</b>	<b>198,450</b>	<b>198,450</b>	<b>396,900</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>67,200</b>	<b>67,200</b>	<b>134,400</b>	<b>82,560</b>	<b>82,560</b>	<b>165,120</b>	<b>99,888</b>	<b>99,888</b>	<b>199,776</b>
<b>Less: Operating Costs:</b>									
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	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	12,000	12,000	24,000	12,600	12,600	25,200	13,230	13,230	26,460
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
<b>Non Cash Item:</b>									
Depreciation Expenses	2500	2500	5,000	2,625	2,625	5,250	2,756	2,756	5,513
<b>Total Operating Cost (D)</b>	<b>22,800</b>	<b>22,800</b>	<b>45,600</b>	<b>24,355</b>	<b>24,355</b>	<b>48,710</b>	<b>26,029</b>	<b>26,029</b>	<b>52,059</b>
<b>(C-D)Net Profit:</b>	<b>44,400</b>	<b>44,400</b>	<b>88,800</b>	<b>58,205</b>	<b>58,205</b>	<b>116,410</b>	<b>73,859</b>	<b>73,859</b>	<b>147,718</b>
<b>Retained Income:</b>			<b>88,800</b>			<b>116,410</b>			<b>147,718</b>

**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
<b>Cash inflow:</b>			
Opening Balance	5,000	193,300	249,710
Capital Infusion by Nobin udyokta	9,500		
Capital Infusion by Investor	150,000	0	0
Sales	494,400	543,120	596,676
Total Receipts	658,900	736,420	846,386
<b>Cash Outflow:</b>			
Cost of goods sold	360,000	378,000	396,900
Operating expenses	45,600	48,710	52,059
Payback to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>465,600</b>	<b>486,710</b>	<b>508,959</b>
<b>Closing Balances</b>	<b>193,300</b>	<b>249,710</b>	<b>337,428</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

- Employment:  
Self: 1
- Skill & experience.

## **W**EAKNESS

- Shortage of foods in rainy season.

## **O**PPORTUNITIES

- Local veterinary doctors;
- Investor's money will be payback in three years.

## **T**HREATS

- Theft;
- Disease.

Presented at 13<sup>th</sup> Ex. SB Design Lab on 16<sup>th</sup>  
February, 2016 at Grameen Kalyan

Thank you

# Picture













