



**Grameen Kalyan**

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



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

Name and address	: Md Forhan Firoz Rony. Vill:Bottoil, Post: Bisic, Upazilla : Kushtia, District: Kushtia
Age	: 30 Years.
Marital status	: Married
No. of siblings:	: 1 (One) brother.
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. Jesmin Akter : Md. Firoz Bulbul., : Branch: Alampur, Group # 07, Centre # 30/M, Loan no.: 3023/1, Member since: 2004, First loan: Tk. 5,000, Last loan: 30,000, Outstanding: All paid : Entrepreneur. : 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 he has four 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	:	01918608529
National ID number	:	Nil
NU Project Source/Reference	:	GK

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT 5,000 (Five 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**

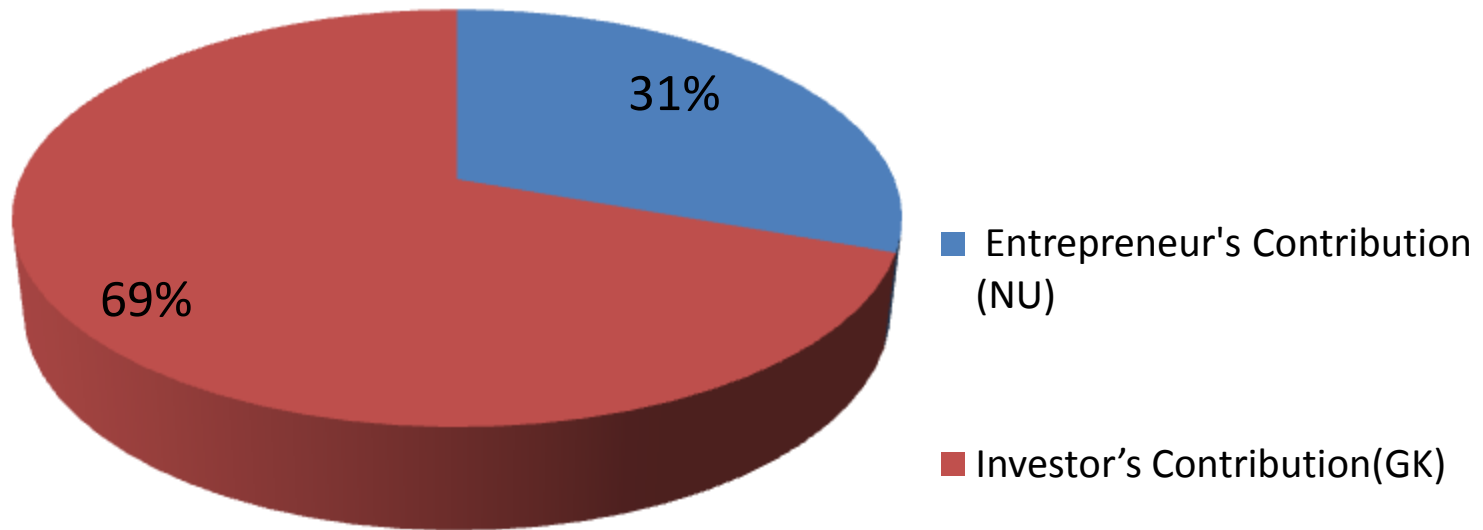
Project's Name	:	Forhan Cow Fattening Farm.
Address/ Location	:	Bottoil, Kushtia.
Total Investment	:	<b>BDT 324,000</b>
Financing	:	Self financing:           BDT <b>99,000/-</b> Required Investment:   BDT <b>225,000/-</b> (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT <b>3,000</b> (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK. 40,000/- each;</li> <li>➤ In every six months the 4 cows 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/cycle = BDT 15,000/-;</li> <li>➤ Selling price of each cow after every cycle = BDT 75,000/-;</li> <li>➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-;</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project is Early 2015.</li> </ul>

# PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed Business (BDT) (2)	Total (BDT) (1+2)
<b>Investments in different categories:</b>			
Cow Shade (Ready)	80,000	0	80,000
Cow (Four cows )	0	160,000	160,000
4 Cows feeding for six month	0	60,000	60,000
Fan	3,000	0	3,000
Water Supply Motor	8,000	0	8,000
Electrical fittings	3,000	0	3,000
Others	5,000	5,000	10,000
<b>Total Capital</b>	<b>99,000</b>	<b>225,000</b>	<b>324,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	99,000	31
Investor's Contribution(GK)	225,000	69
<b>Total Investment</b>	<b>324,000</b>	<b>100%</b>



# 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)	300,000	300,000	600,000	330,000	330,000	660,000	363,000	363,000	726,000
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>307,200</b>	<b>307,200</b>	<b>614,400</b>	<b>337,560</b>	<b>337,560</b>	<b>675,120</b>	<b>370,938</b>	<b>370,938</b>	<b>741,876</b>
<b>Less: Cost of sales</b>									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
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>220,000</b>	<b>220,000</b>	<b>440,000</b>	<b>231,000</b>	<b>231,000</b>	<b>462,000</b>	<b>242,550</b>	<b>242,550</b>	<b>485,100</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>87,200</b>	<b>87,200</b>	<b>174,400</b>	<b>106,560</b>	<b>106,560</b>	<b>213,120</b>	<b>128,388</b>	<b>128,388</b>	<b>256,776</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	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	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
<b>Non Cash Item:</b>									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
<b>Total Operating Cost (D)</b>	<b>31,300</b>	<b>31,300</b>	<b>62,600</b>	<b>32,330</b>	<b>32,330</b>	<b>64,660</b>	<b>33,463</b>	<b>33,463</b>	<b>66,926</b>
<b>(C-D)Net Profit:</b>	<b>55,900</b>	<b>55,900</b>	<b>111,800</b>	<b>74,230</b>	<b>74,230</b>	<b>148,460</b>	<b>94,925</b>	<b>94,925</b>	<b>189,850</b>
<b>Retained Income:</b>			<b>111,800</b>			<b>148,460</b>			<b>189,850</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	0	256,800	315,260
Capital Infusion by Investor	225,000	0	0
Sales	614,400	675,120	741,876
Total Receipts	839,400	931,920	1,057,136
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	440,000	462,000	485,100
Operating expenses	62,600	64,660	66,926
Payback to investor	80,000	90,000	100,000
Total payment	582,600	616,660	652,026
Closing Balances	256,800	315,260	405,110

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 0  
Future employment: 0
- Ownership in his own name.

## **W**EAKNESS

- Shortage of foods in rainy season.

## **O**PPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle fattening;
- Investor's money will be payback in three years.

## **T**HREATS

- Theft;
- Disease.

Presented at 71<sup>st</sup> Design Lab on 16<sup>th</sup>  
April, 2015 at Yunus Centre.

Thank you



# My mother and me







# Trade License

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

ক্রমিক নং - 189

**লাইসেন্স**

**৪ নং বটতৈল ইউনিয়ন পরিষদ**

লাইসেন্স নং ৭(৩৮৯)১৪-১৫ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।  
তারিখ : ৩০/৩/১৫

দোকান / কোম্পানী / গ্রহীতার নাম : .....*মোঃ জওয়ান জিবোর সফটওয়্যার ডেভেলপার*.....

পিতা / স্বামী / মালিকের নাম : .....*জওয়ান জিবোর*.....

ঠিকানা : .....*বটতৈল*.....*কুষ্টিয়া*.....

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : .....*সফটওয়্যার ডেভেলপার*..... বৈধ বা বলবৎ থাকার সময় : *২০১৫-২০১৬*

লাইসেন্সের মেয়াদ : .....*৩০/৬/২০১৬*..... পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) .....*৩০৫/২* টাকা .....*৫* পয়সা (কথায়) *ত্রিশ পাঁচ টাকা মাত্র*.....

মোহর

১৫% ভ্যাট বাবদ কর্তনকৃত টাকার *৫/২*

*জওয়ান জিবোর*  
জওয়ান জিবোর  
৪নং বটতৈল ইউনিয়ন পরিষদ  
কুষ্টিয়া সদর, কুষ্টিয়া। *৩০/৬*



**Thank You**