



Grameen Kalyan

Proposed NU Business Name: Trisna cow *fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Trisna Akter Village:Chowder, Post; Fulbaria Upazilla : Fulbaria, District: Fulbaria.
Age	:	18 Years.
Marital status	:	Unmarried .
No. of siblings:	:	1 (Brother & 1(sister))
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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Nasima Akter.</p> <p>Md. Harunur Rashid.</p> <p>Branch:Fulbaria. Group #02, Centre # 34/M, Loan no. 2799. Member since: 2012 First loan: 5000,Last loan:15,000, Outstanding: 8070.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	S.S.C.

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.)	:	She has no formal training but 03 years cow rearing experience.
Other Own/Family Sources of Income	:	Father's income from agriculture farming .
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01749300253
National ID number	:	19976112047024466
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 5,000(five thousand) and used in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

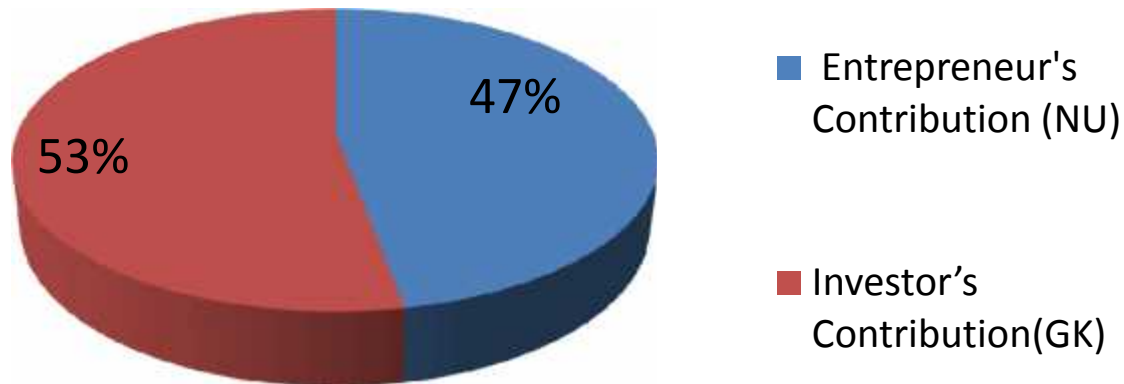
Project's Name	:	Trisna Cow Fattening Farm.
Address/ Location	:	Vill: Chowder, Fulbaria, Mymensingh.
Total Investment	:	BDT :2,27,000 /-
Financing	:	Self financing: BDT :1,07,000/- Required Investment: BDT :1,20,000 /-(as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT: 2000 (Two 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 sale 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 75,000/-; ➤ Expected doctor and medicine cost for per cycle = 4,000/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project as soon as possible.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/NU investment	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow Shade	45,000		-	45,000
Cost of 3 cows (Tk. 40,000 per Cow)	30,000	0	80,000	110,000
Working Capital (Feeding Cost per cow 18000 per six month)	0	18,000	36,000	54,000
Fan	2,000		0	2,000
Doctor & Medicine	-	0	4,000	4,000
Water motor	5,000	0	0	5,000
Electrical fittings	2,000		0	2,000
Cash in hand	5,000		0	5,000
Total Capital	89,000	18,000	120,000	227,000

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	107,000	47
Investor's Contribution(GK)	120,000	53
Total Investment	227,000	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)	225,000	225,000	450,000	247,500	247,500	495,000	272,250	272,250	544,500
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	230,400	230,400	460,800	253,170	253,170	506,340	278,204	278,204	556,407
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)]	56,400	56,400	112,800	70,470	70,470	140,940	86,369	86,369	172,737
Less: Operating Costs:									
Electricity bill	200	200	400	220	220	440	242	242	484
Transportation	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
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	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
Non Cash Item:									
Depreciation Expenses	2500	2500	5,000	2,625	2,625	5,250	2,756	2,756	5,513
Total Operating Cost (D)	22,000	22,000	44,000	23,475	23,475	46,950	25,061	25,061	50,123
(C-D)Net Profit:	34,400	34,400	68,800	46,995	46,995	93,990	61,307	61,307	122,615
Retained Income:			68,800			93,990			122,615

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	163,800	209,790
Capital Infusion by Nobin udyokta	18,000	0	0
Capital Infusion by Investor	120,000	0	0
Sales	460,800	506,340	556,407
Total Receipts	603,800	670,140	766,197
Cash Outflow:			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	44,000	46,950	50,123
Payback to investor	48,000	48,000	48,000
Total payment	440,000	460,350	481,793
Closing Balance	163,800	209,790	284,405

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
- Skill & experience: 03 years

WEAKNESS

- Shortage of foods in rainy season.

OPPORTUNITIES

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

THREATS

- Theft;
- Disease.

Presented at 20th Ex. SB Design Lab on May 19,
2016 at Grameen Kalyan

Thank you

Trade License

পরিশিষ্ট-১৩

ইউপি ফরম-১৩
লাইসেন্স ফি আদায় রেজিস্টার
অর্থ বছর ২০২৫-২০২৬

ক্রমিক নং
২৯

লাইসেন্স

ফুলবাড়ীয়া ইউনিয়ন পরিষদ
ফুলবাড়ীয়া উপজেলা
মুন্সিগঞ্জ সিং জেলা
তারিখ: ০২/০৫/২৫

বই নম্বর: ০২

লাইসেন্স নম্বর: ২৯

লাইসেন্সধারীর নাম: হুমায়ুন সার্ব মোতা তাজকেরন খোকার
পিতা/স্বামী/নাম: জ্যোঃ হুমায়ুন মোস্তফার
ঠিকানা: গ্রাম - চৌদার, ডাকঘর :- ফুলবাড়ীয়া

পেশার ধরন:
৩০/৬/২৫ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা: ৫০/- কথায়: (পাঁচশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা: চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ০২/০৫/২৫

চেয়ারম্যানের দস্তখত











NU With Mother





