



Grameen Kalyan

Proposed NU Business Name : J.A Fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Jahangir Alam Vill: Hatilate, Post: Babular Bazar, Upazilla : Fulbaris, District: Mymensingh
Age	: 25 Years
Marital status	: Single
No. of siblings:	: 5 (Five) brothers and 3 (Three) 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"/> : Rahima Khatun : Kalim Uddin : Branch: Naogaon Group # 08, Centre # 24/M, Loan no.: 7084, Member since: 2006, First loan: Tk. 5,000, Existing loan: 40,000, Outstanding: 27,000 : Father (Agriculture farming) : No : Nil : Nil : Nil
Education, till to date	: M.S.S. in Economics

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	M.S.S. in Economics
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 has cow rearing experiences. he will so 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	:	01723-919694, 01611-919694
National ID number	:	6112094393811
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 5000 (Five thousand) and used the money in agriculture work. Gradually several times she took GB loan and utilized in her household development and in agricultural work.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

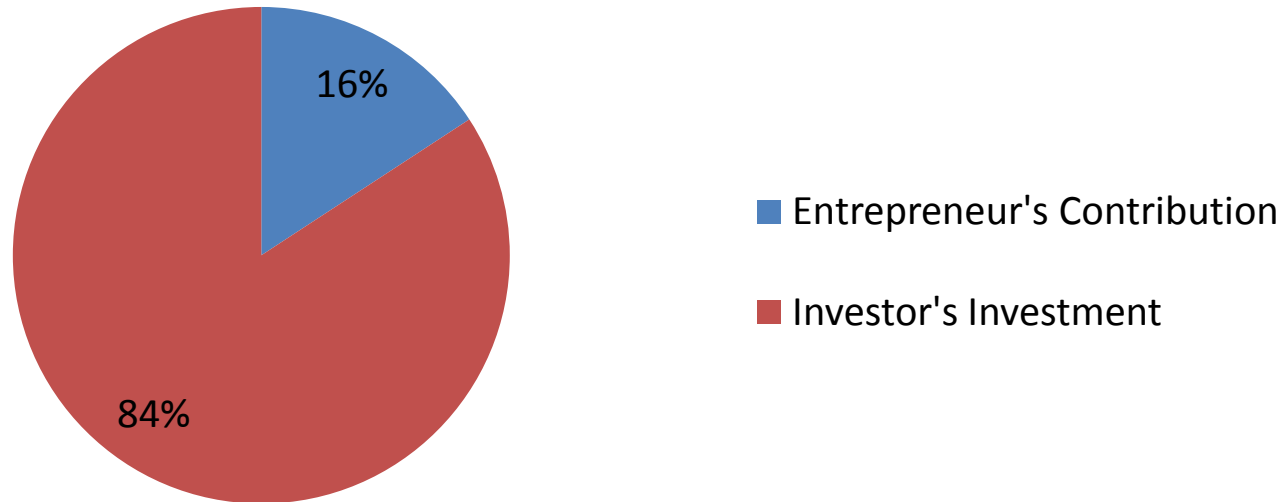
Project's Name	:	J.A Cow Fattening Farm
Address/ Location	:	Fulbaris, Mymensingh
Total Investment	:	BDT 4,75,000
Financing	:	Self financing: BDT 75,000 Required Investment: BDT 400,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 3,000 (Three thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 8 cows @ TK. 30,000/- each; ➤ In every six months the 8 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months so two cycle per year; ➤ Feeding cost of each cow/cycle = BDT 15,000/-; ➤ Selling price of each cow after every cycle = BDT 65,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-; ➤ Payback period to the investor is 4 years; ➤ Expected date to start the project is January, 2015.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Proposed (BDT)	Total Proposed Cost (BDT)
Cow Shade	90,000	90,000
Machinery & equipment	10,500	10,500
Furniture & fixtures	5,500	5,500
Feeding Appliance	4,500	4,500
Cost of 8 Cow (Tk. 30000/ per cow)	240,000	240,000
Working Capital (feeding Cost per cow Tk. 15000 per six month)	124,000	124,000
Others	500	500
Total Capital	475,000	475,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution	75,000	16
Investor's Investment	400,000	84
Total Investment	475,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (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)	1st Cycle	2nd Cycle	Yearly (1st Cycle+2nd Cycle)
Revenue:												
Estimated Sales (Cow)	520,000	520,000	1,040,000	546,000	546,000	1,092,000	573,300	573,300	1,146,600	601,965	601,965	1,203,930
Cow Dung Sales	16,000	16,000	32,000	16,800	16,800	33,600	17,640	17,640	35,280	18,522	18,522	37,044
(A) Total Revenue	536,000	536,000	1,072,000	562,800	562,800	1,125,600	590,940	590,940	1,181,880	620,487	620,487	1,240,974
Less: Cost of sales:												
Cow Cost	240,000	240,000	480,000	252,000	252,000	504,000	264,600	264,600	529,200	277,830	277,830	555,660
Cow Food	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600	138,915	138,915	277,830
(B) Total Cost of Sales	360,000	360,000	720,000	378,000	378,000	756,000	396,900	396,900	793,800	416,745	416,745	833,490
Gross profit (GP) [C=(A-B)]	176,000	176,000	352,000	184,800	184,800	369,600	194,040	194,040	388,080	203,742	203,742	407,484
Less: Operatin Costs:												
Electricity bill	1800	1800	3,600	1,890	1,890	3,780	1,985	1,985	3,969	2,084	2,084	4,167
Transportation	3000	3000	6,000	3,150	3,150	6,300	3,308	3,308	6,615	3,473	3,473	6,946
Doctors and Medicine	12000	12000	24,000	12,600	12,600	25,200	13,230	13,230	26,460	13,892	13,892	27,783
Mobile bill (SMS & Reporting inclusive)	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646	1,389	1,389	2,778
Part time Labour	6000	6000	12,000	6,300	6,300	12,600	6,615	6,615	13,230	6,946	6,946	13,892
Ownership Transfer Fee (every six month)	10000	10000	20,000	10000	10000	20,000	10000	10000	20,000	10000	10000	20,000
Proposed salary-self	18000	18000	36,000	18,000	18,000	36,000	18,900	18,000	36,900	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646	1,389	1,389	2,778
Non Cash Item:			0	0	0	0	0	0	0	0	0	0
Depreciation Expenses	11050	11050	22,100	11,050	11,050	22,100	11,050	11,050	22,100	11,050	11,050	22,100
Total Operating Cost (D)	64250	64250	128,500	67,463	67,463	134,925	70,836	70,836	141,671	74,377	74,377	148,755
(C-D)Net Profit:	111,750	111,750	223,500	117,338	117,338	234,675	123,204	123,204	246,409	129,365	129,365	258,729
Retained Income:			223,500			234,675			246,409			258,729

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.)

	0	Year 1	Year 2	Year 3	Year 4
<u>Cash inflow:</u>					
Opening Balance	0	122,500	246,000	380,675	527,084
Capital Infusion by UDYOKTA	55,000				
Capital Infusion by Investor	420,000				
Sales	0	1,072,000	1,125,600	1,181,880	1,240,974
Total Receipts	475,000	1,194,500	1,371,600	1,562,555	1,768,058
<u>Cash Outflow:</u>					
Cost of goods sold	240,000	720,000	756,000	793,800	833,490
Operating expenses	2,000	128,500	134,925	141,671	148,755
Fixed Asset	110,500				
Return to investor (including Transfer fee)		100,000	100,000	100,000	100,000
Total payment	352,500	948,500	990,925	1,035,471	1,082,245
Closing Balances	122,500	246,000	380,675	527,084	685,813

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Unavailability of quality food;
- Shortage of foods in rainy season.

OPPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle, fish, poultry farm;
- Investor's money will be payback in four years.

THREATS

- Theft;
- Disease.

Presented at 41st SB Design Lab on December 21,
2014 at Yunus Centre

Thank you

Pictures

My father and me





Trade License

ইউপি ফরম-১৩
লাইসেন্স ফি আদায় রেজিস্টার
অর্থ বছর ২০২৪-২০২৫

লাইসেন্স

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ইউনিয়ন পরিষদ
উপজেলা
জেলা
তারিখ

বই নম্বর :
লাইসেন্স নম্বর :
লাইসেন্সধারীর নাম :
পিতা/স্বামীর নাম :
ঠিকানা :
পেশার ধরণ :
ফি আদানের পরিমাণ টাকা (কথায়)

তারিখ : ০৫/০৩/২০২৪ = ১

চেয়ারম্যানের দস্তখত

Thank You