BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Faruk Vill : Shamganj, Post: Jotpara Thana :Khoksha , District: Kushtia
Age	:	33 Years.
Marital status	:	Married.
children		One son & one daughter
No. of siblings:	:	2 (Two) brothers and 2 (Two) sister
Parent's and GB related Info (i) Who is GB member	:	Mother ☑ Father ☐
(ii) Mother's name	:	Mst. Shahana Khatun
(iii) Father's name	:	Md: Abu Jafor
(iv) GB member's info	:	Branch: Joyanti Hazra, Group # 03, Centre# 55/M, Loan no: 8776/1 Member since: 2005 , First loan: Tk. 8,000, Last GB loan: 40,000, Outstanding: 5,280.
Further Information: (v) Who pays GB loan installment	:	Father.
(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 Five

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural Work.
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 Ten years cow rearing experiences.
Other Own/Family Sources of Income	:	Agricultural Work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01719477330
National ID number	:	5016331758290
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 8,000 (Eight thousand) and used agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Meghla Cow Fattening Farm.
Address/ Location	:	Vill: Shamganj, Post: Jotpara. Thana :Khoksha, District: Kushtia.
Total Investment in BDT	:	**BDT: 2,90,000**
Financing	:	Self financing: **BDT: 1,40,000** Required Investment: **BDT: 1,50,000 (**as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	➢ Start with having 4 cows @ TK. 40,000/- each; ➢ In every six months the cows will be sold and new cow will purchase; i.e. each cycle of cow fattening will be for six months. ➢ Feeding cost of each cow/cycle = BDT 18,000-; ➢ Selling price of each cow after every cycle BDT 85,000/- ➢ 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 as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	-	50,000	-	50,000
Cost of 4 cow (Tk. 40,000 per Cow)	30,000	-	120,000	150,000
Fan 01 Pcs	-	3,000	-	3,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	42,000	30,000	72,000
Water supply motor & Fittings	-	5,000	-	5,000
Cash in hand	-	10,000	-	10,000
Total Capital	**30,000**	**110,000**	**150,000**	**290,000**

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	140,000	48
Investor's Contribution(GK)	150,000	52
Total Investment	**290,000**	**100**
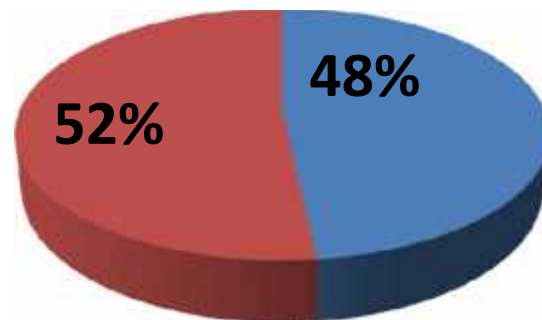
- Entrepreneur's Contribution (NU)
- Investor's Contribution(GK)

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)
Revenue:									
Estimated Sales (Cow)	340,000	340,000	680,000	374,000	374,000	748,000	411,400	411,400	822,800
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	**347,200**	**347,200**	**694,400**	**381,560**	**381,560**	**763,120**	**419,338**	**419,338**	**830,755**
Less: Cost of sales									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
(B) Total Cost of Sales	**232,000**	**232,000**	**464,000**	**243,600**	**243,600**	**487,200**	**255,780**	**255,780**	**511,560**
Gross profit (GP) [C=(A-B)]	**115,200**	**115,200**	**230,400**	**137,960**	**137,960**	**275,920**	**163,558**	**163,558**	**319,195**
Less: Operating Costs:									
Electricity bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
Non Cash Item:									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	**36,700**	**36,700**	**73,400**	**37,485**	**37,485**	**74,970**	**38,324**	**38,324**	**76,649**
(C-D)Net Profit:	**78,500**	**78,500**	**157,000**	**100,475**	**100,475**	**200,950**	**125,234**	**125,234**	**250,468**
Retained Income:			**157,000**			**200,950**			**250,468**

Notes: 1. **Agreed Grace period: Six** Months.

2. **Investment Payback schedule:** 6 installment including ownership transfer fee after 6 month grace period

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CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2	Year 3
Cash inflow:			
Opening Balance	-	357,000	497,950
Capital Infusion by Udyokta	110,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	694,400	763,120	830,755
Total Receipts	**954,400**	**1,120,120**	**1,328,705**
Cash Outflow:			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	73,400	74,970	76,649
Return to investor	60,000	60,000	60,000
Total payment	**597,400**	**622,170**	**648,209**
Closing Balances	**357,000**	**497,950**	**680,496**

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.	**T**HREATS ❑ Theft; ❑ Disease.

Presented at 14th Ex. SB Design Lab on Feb 29, 2016 at Grameen Kalyan

Thank you

Proposed Shade place

Existing Cow

Nu with his Father & Mother

NU With his Mother

Thank You