



**Grameen kalyan**

**Proposed NU Business Name : Faruk Cow Fattening Farm**



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

Name and address	:	Md.Omor Faruk Vill:Kustia para, Post: Chadba Thana: Artgoria, District:Pabna
Age	:	34 Years.
Marital status	:	Married.
Children	:	1 (one ) Daughter
No. of siblings:	:	2(two) Brothers, 3(three) Sisters
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Moriom khatun.
(iii) Father's name	:	Md. Forman Ali Paramanik
(iv) GB member's info	:	Branch: Devuttor Artgoria, Group #11, Centre# 19/M, Loan no 8014/1 Member since: 2005 , First loan: Tk.5,000, Last GB loan: 25,000, Outstanding :23,258
Further Information:	:	
(v) Who pays GB loan installment	:	NU
(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	:	S.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Cow fattening & Fish farming
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 five years cow rearing experiences.
Other Own/Family Sources of Income	:	Father's income from agricultural work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01722-377734
National ID number	:	7620501731865
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit, Pabna.(FS: Sirajum Sajib -2720)

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

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 5,000 (Five thousand) and used agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business & fish forming.

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

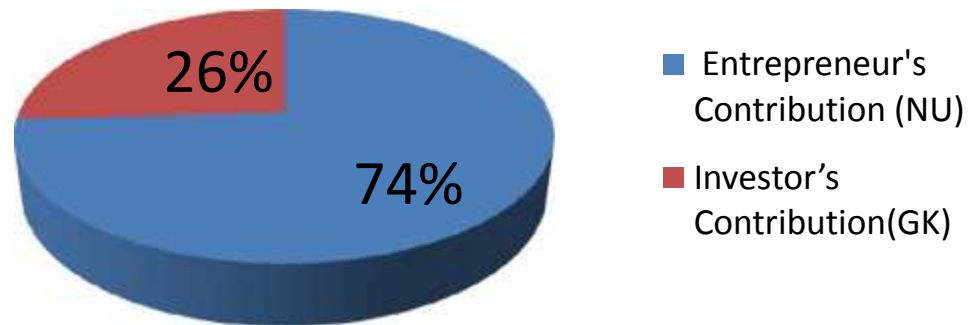
Business Name	:	<b><i>Faruk</i></b> Cow Fattening Farm.
Address/ Location	:	Vill: Kustia para, Post: Chadba Thana : Artgoria, District: pabna
Total Investment in BDT	:	<b>BDT: 5,80,000</b>
Financing	:	Self financing: <b>BDT: 4,30,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT <b>5000</b> (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 6 cows @ TK. 50,000/- each;</li> <li>➤ 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;</li> <li>➤ Feeding cost of each cow/cycle = BDT 20,000-;</li> <li>➤ Selling price of each cow after every cycle BDT 90,000/-</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 in September, 2016</li> </ul>

## ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade	60,000	0	0	60,000
Cost of 6 cow (Tk. 50,000 per Cow)	200,000	0	150,000	350,000
Fan 02 Pieces	-	4,000	0	4,000
Working Capital (Feeding Cost per cow 18000 per six month)		120,000	0	120,000
Water supply motor & Fittings	30,000	0	0	30,000
medicine and doctor		6,000	0	6,000
Cash in hand	-	10000	0	10000
<b>Total Capital</b>	<b>290,000</b>	<b>140,000</b>	<b>150,000</b>	<b>580,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	430,000	74
Investor's Contribution(GK)	150,000	26
<b>Total Investment</b>	<b>580,000</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)	540,000	540,000	1,080,000	594,000	594,000	1,188,000	653,400	653,400	1,306,800
Cow Dung Sales	10,800	10,800	21,600	11,340	11,340	22,680	11,907	11,907	11,924
<b>(A) Total Revenue</b>	<b>550,800</b>	<b>550,800</b>	<b>1,101,600</b>	<b>605,340</b>	<b>605,340</b>	<b>1,210,680</b>	<b>665,307</b>	<b>665,307</b>	<b>1,318,724</b>
<b>Less: Cost of sales</b>									
Cow Cost	300,000	300,000	600,000	315,000	315,000	630,000	330,750	330,750	661,500
Cow Food	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
<b>(B) Total Cost of Sales</b>	<b>420,000</b>	<b>420,000</b>	<b>840,000</b>	<b>441,000</b>	<b>441,000</b>	<b>882,000</b>	<b>463,050</b>	<b>463,050</b>	<b>926,100</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>130,800</b>	<b>130,800</b>	<b>261,600</b>	<b>164,340</b>	<b>164,340</b>	<b>328,680</b>	<b>202,257</b>	<b>202,257</b>	<b>392,624</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
<b>Non Cash Item:</b>									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
<b>Total Operating Cost (D)</b>	<b>44,700</b>	<b>44,700</b>	<b>89,400</b>	<b>45,585</b>	<b>45,585</b>	<b>91,170</b>	<b>46,529</b>	<b>46,529</b>	<b>93,059</b>
<b>(C-D)Net Profit:</b>	<b>86,100</b>	<b>86,100</b>	<b>172,200</b>	<b>118,755</b>	<b>118,755</b>	<b>237,510</b>	<b>155,728</b>	<b>155,728</b>	<b>311,456</b>
<b>Retained Income:</b>			<b>172,200</b>			<b>237,510</b>			<b>311,456</b>

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

2. Investment Payback schedule: Half yearly installment including ownership transfer fee after six months grace period.



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

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Cash inflow</b>			
Opening Balance	0	402,200	579,710
Capital Infusion by Udyokta	140,000	0	0
Capital Infusion by Investor	150,000	0	0
Sales	1,101,600	1,210,680	1,318,724
<b>Total Receipts</b>	<b>1,391,600</b>	<b>1,612,880</b>	<b>1,898,434</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	840,000	882,000	926,100
Operating expenses	89,400	91,170	93,059
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>989,400</b>	<b>1,033,170</b>	<b>1,079,159</b>
<b>Closing Balances</b>	<b>402,200</b>	<b>579,710</b>	<b>819,275</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Ownership in his own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Shortage of foods in rainy season.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local Veterinary Doctors;</li><li><input type="checkbox"/> This area is famous for cattle fattening;</li><li><input type="checkbox"/> Investor's money will be payback in three years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Disease.</li></ul>

Presented at 29<sup>th</sup> Ex. SB Design Lab on 28<sup>th</sup> July, 2016  
at Grameen Kalyan.

Thank you

# Existing business photo











# Faruk fish farm



# NU With his MOTHER





**Thank You**