



Grameen Kalyan
Proposed NU Business Name : Hasmot Fattening farm
সংযুক্তি-১



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Hasmot Ali , Vill: Boria, Post: Boria, Upazilla : Kushtia, District: Kushtia.
Age	:	29 Years
Marital status	:	Single
No. of siblings:	:	2(Two) brothers and 1 (One) sister
Parent's and GB related Info	:	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <input checked="" type="checkbox"/> </div> <div style="text-align: center;"> <input type="checkbox"/> </div> </div>
(i) Who is GB member	:	Mother
(ii) Mother's name	:	Nobiron Khatun
(iii) Father's name	:	Late Abdul Mannan
(iv) GB member's info	:	Branch: Alampur Group # 14, Centre # 13/M, Loan no.: 7386, Member since: 2006, First loan: Tk. 7,000, Existing loan: 55,000, Outstanding: 50,000
Further Information:	:	
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	76,000/-
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Masters

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Cow Fattening Business
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 5 cow rearing experiences. he will so get support from his father.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01719307603
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 2006. At first she took GB loan BDT 7,000 (Seven thousand) and used the money in agriculture work. Gradually several times she took GB loan and utilized in cow fattening business and in agricultural work.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

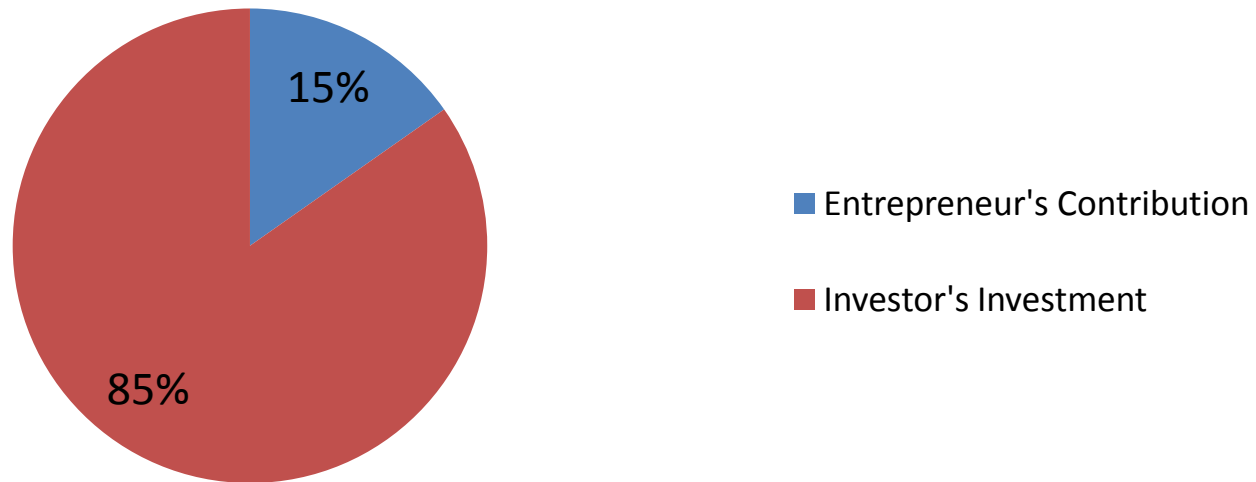
Project's Name	:	Hasmot Cow Fattening Farm
Address/ Location	:	Boria, Kushtia.
Total Investment	:	BDT 295,000
Financing	:	Self financing: BDT 45,000 Required Investment: BDT 250,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 3,000 (Three thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 40,000/- each; ➤ 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 so two cycle per year; ➤ Feeding cost of each cow/cycle (Six months) = BDT 15,000/-; ➤ Expected selling price of each cow after every cycle = BDT 70,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1,500/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is January, 2015.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Proposed (BDT)	Total (BDT)
Cow Shade	60,000	60,000
Furniture & fixtures	5,500	5,500
Feeding Appliance	4,500	4,500
Cost of 4 Cow (Tk. 40000/ per cow)	160,000	160,000
Working Capital (feeding Cost per cow 15000 per six month)	60,000	60,000
Others	5,000	5,000
Total Capital	295,000	295,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution	45,000	15
Investor's Investment	250,000	85
Total Investment	295,000	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)	320,000	320,000	640,000	336,000	336,000	672,000	352,800	352,800	705,600
Cow Dung Sales	8,000	8,000	16,000	8,400	8,400	16,800	8,820	8,820	17,640
(A) Total Revenue	328,000	328,000	656,000	344,400	344,400	688,800	361,620	361,620	723,240
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	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	220,000	220,000	440,000	231,000	231,000	462,000	242,550	242,550	485,100
Gross profit (GP) [C=(A-B)]	108,000	108,000	216,000	113,400	113,400	226,800	119,070	119,070	238,140
Less: Operating Costs:									
Electricity bill	1800	1800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3000	3000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	6000	6000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill (SMS & Reporting inclusive)	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Ownership Transfer Fee (every six month)	10000	10000	20,000	10000	10000	20,000	10000	0	10,000
Proposed salary-self	18000	18000	36,000	18,000	18,000	36,000	18,900	18,000	36,900
Other Expenses	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Non Cash Item:									
Depreciation Expenses	7000	7000	14,000	7,000	7,000	14,000	7,000	7,000	14,000
Total Operating Cost (D)	48200	48200	96,400	50,610	50,610	101,220	53,141	53,141	106,281
(C-D)Net Profit:	59,800	59,800	119,600	62,790	62,790	125,580	65,930	65,930	131,859
Retained Income:			119,600			125,580			131,859

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 0	Year 1	Year 2	Year 3
Cash inflow				
Opening Balance	0	63,000	102,600	148,180
Capital Infusion by Udyokta	45,000			
Capital Infusion by Investor	250,000			
Sales	0	656,000	688,800	723,240
Total Receipts	295,000	719,000	791,400	871,420
<u>Cash Outflow:</u>				
Cost of goods sold	160,000	440,000	462,000	485,100
Operating expenses	2,000	96,400	101,220	106,281
Fixed Asset	70,000			
Return to investor		80,000	80,000	90,000
Total payment	232,000	616,400	643,220	681,381
Closing Balances	63,000	102,600	148,180	190,039

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 farm;
- Investor's money will be payback in three years.

THREATS

- Theft;
- Disease.

Presented atSB Design Lab on January....., 2015 at
Yunus Centre

Thank you

Pictures

My mother and me





Trade License

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

ক্রমিক নং 7781

৪ নং বটতৈল ইউনিয়ন পরিষদ

লাইসেন্স নং - ১ (সি/১) ৪২৩৫ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া। তারিখ : ২২/৩/১৪

দোকান / কোম্পানী / গ্রহীতার নাম : গুরু ব্রাদার্স লিমিটেড

পিতা / স্বামী / মালিকের নাম : হামমত আলী

ঠিকানা : কুষ্টিয়া, বাউল, কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : গুরু ব্রাদার্স লিমিটেড বৈধ বা বলবৎ থাকার সময় : ২০১৪-২০১৬

লাইসেন্সের মেয়াদ : ৩০/৩/১৪ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) : ২০০০ টাকা পয়সা (কথায়) দুইশত টাকা মাত্র

মোহর

১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৩০০

৪ নং বটতৈল ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

Thank You