



# Grameen Kalyan

Proposed NU Business Name: **Shahariare**  
*Cow Fattening farm*



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

Name and address	: MD.Shaharia Chowdury. Vill: Koburhat (Miapara) , Post: Jogoti, Upazilla : Kushtia, District: Kushtia
Age	: 18 Years.
Marital status	: Single.
No. of siblings:	: 1 ( One) Brother & 1 (One) 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Anzu Aktar : Md. Anisur Rahman. : Branch: Poradhah Mirpur, Group # 01, Centre # 75/M, Loan no.: 9927/1 Member since: 2012, First loan: Tk 7,000, Existing loan: 10,000, Outstanding: 6750 : Father . : No : Nil : Nil : Nil
Education, till to date	: H.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.)	:	No formal training but he has two years cow rearing experiences. He will also get support from his father.
Other Own/Family Sources of Income	:	Agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01799116226 / 01937747299
National ID number	:	50137950001378
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 7,000 (Seven thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## *PROPOSED NOBIN UDYOKTA BUSINESS INFO*

Project's Name	:	Shaharia Cow Fattening Farm.
Address/ Location	:	Koburhat (Miapara),Kushtia.
Total Investment	:	<b>BDT :2,84,000 /-</b>
Financing	:	Self financing: <b>BDT : 1,10,000 /-</b> Required Investment: <b>BDT : 1,74,000/-</b> (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT:3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 40,000/- each;</li> <li>➤ In every six months the 3 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months;</li> <li>➤ Feeding cost of each cow/cycle = BDT 18,000/-;</li> <li>➤ Selling price of each cow after every cycle = BDT 85,000/-;</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 is Early 2015.</li> </ul>

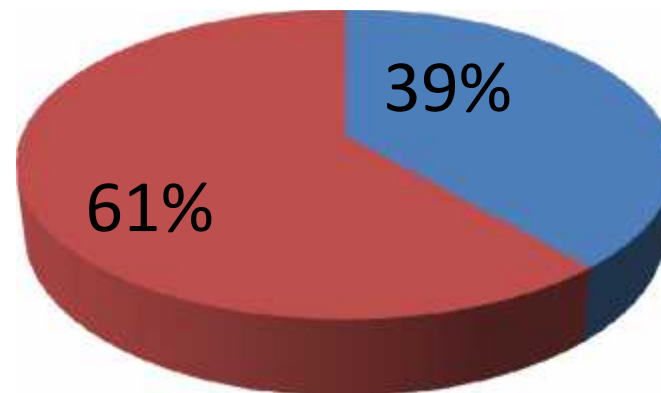
# *PROPOSED PROJECT INVESTMENT BREAKDOWN*

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
Cow Shade (Repair)	0	40,000	-	40,000
Cow(Three cows)	0	40,000	120,000	160,000
3 Cows feeding for six month	0	18,000	54,000	72,000
Medicine		5,000		5,000
Fan	-	3,000	0	3,000
Cash in hand	-	4,000	0	4,000
<b>Total Capital</b>	<b>0</b>	<b>110,000</b>	<b>174,000</b>	<b>284,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	110,000	39
Investor's Contribution(GK)	174,000	61
<b>Total Investment</b>	<b>284,000</b>	<b>100%</b>

- 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)
<b>Revenue:</b>									
Estimated Sales (Cow)	255,000	255,000	510,000	280,500	280,500	561,000	308,550	308,550	617,100
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
<b>(A) Total Revenue</b>	<b>260,400</b>	<b>260,400</b>	<b>520,800</b>	<b>286,170</b>	<b>286,170</b>	<b>572,340</b>	<b>314,504</b>	<b>314,504</b>	<b>629,007</b>
<b>Less: Cost of sales</b>									
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>(B) Total Cost of Sales</b>	<b>174,000</b>	<b>174,000</b>	<b>348,000</b>	<b>182,700</b>	<b>182,700</b>	<b>365,400</b>	<b>191,835</b>	<b>191,835</b>	<b>383,670</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>86,400</b>	<b>86,400</b>	<b>172,800</b>	<b>103,470</b>	<b>103,470</b>	<b>206,940</b>	<b>122,669</b>	<b>122,669</b>	<b>245,337</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
<b>Non Cash Item:</b>									
Depreciation Expenses	2500	2500	5,000	2,500	2,500	5,000	2,500	2,500	5,000
<b>Total Operating Cost (D)</b>	<b>29,500</b>	<b>29,500</b>	<b>59,000</b>	<b>30,400</b>	<b>30,400</b>	<b>60,800</b>	<b>31,390</b>	<b>31,390</b>	<b>62,780</b>
<b>(C-D)Net Profit:</b>	<b>56,900</b>	<b>56,900</b>	<b>113,800</b>	<b>73,070</b>	<b>73,070</b>	<b>146,140</b>	<b>91,279</b>	<b>91,279</b>	<b>182,557</b>
<b>Retained Income:</b>			<b>113,800</b>			<b>146,140</b>			<b>182,557</b>

**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
<b>Cash inflow:</b>			
Opening Balance	0	328,200	404,740
Capital Infusion by UDYOKTA	110,000	0	0
Capital Infusion by Investor	174,000	0	0
Sales	520,800	572,340	629,007
Total Receipts	804,800	900,540	1,033,747
<b>Cash Outflow:</b>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	59,000	60,800	62,780
Payback to investor	69,600	69,600	69,600
Total payment	476,600	495,800	516,050
Closing Balances	328,200	404,740	517,697

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- Shortage of foods in rainy season.

## **O**PPORTUNITIES

- 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 9<sup>th</sup> SB Design Lab on Nov 23,  
2015 at Grameen Kalyan

Thank you

# Pictures

# My mother and me





















# My family



# Trade License

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

**লাইসেন্স** ক্রমিক নং - 597

**৪ নং বটতৈল ইউনিয়ন পরিষদ**

লাইসেন্স নং - ২(৫৩৬৬)১৫-১৬ পোঃ বিসিক, উপজেলা ও জেলা ৪ কুষ্টিয়া। তারিখ : ২৩/০৩/১৫

দোকান / কোম্পানী / গ্রহীতার নাম : শ্রীঃ জাহাঙ্গীর আলম গার্মেন্টস ফ্যাক্টরি


পিতা / স্বামী / মালিকের নাম : শ্রীঃ জাহাঙ্গীর আলম

ঠিকানা : বঙ্গবাজার মিথ্যা পাড়া কুষ্টিয়া কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : গার্মেন্টস ফ্যাক্টরি বৈধ বা বলবৎ থাকার সময় : ২০১৫-২০১৬

লাইসেন্সের মেয়াদ : ০৩/০৩/২০১৬ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) ২০০৮ টাকা ০৫ পয়সা (কথায়) দুই হাজার টাকা মাত্র

মোহর  ১৫% ভ্যাট বাবদ কর্তনকৃত টাকা = ৩০৮

জেয়ান আলম  
৪ নং বটতৈল ইউনিয়ন পরিষদ  
কুষ্টিয়া সদর, কুষ্টিয়া।

**Thank You**