



Grameen Kalyan

Proposed NU Business Name: *Mim Cow Fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Mim Akter Vill: Koburhat (Miapara) , Post: Jogoti, Upazilla : Kushtia, District: Kushtia
Age	: 19 Years.
Marital status	: Married.
No. of siblings:	: 2 (Two) 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"/> : Luky Begum. : Md. Ronju Joareder. : Branch: Poradha Mirpur, Group # 06, Centre # 75/M, Loan no.: 9994/2 Member since: 2003, First loan: Tk. 3,000, Existing loan: 17,000, Outstanding: 2760 : Father. : No : Nil : Nil : 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.)	:	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 she has two years cow rearing experiences. she will also get support from her father.
Other Own/Family Sources of Income	:	Agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713921879
National ID number	:	5037950030040
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT 3,000 (Three 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	:	Mim Cow Fattening Farm.
Address/ Location	:	Shorgopur,Kushtia.
Total Investment	:	BDT :1,88,000 /-
Financing	:	Self financing: BDT :72,000 /- Required Investment: BDT : 1,16,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT: 2000 (Two thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 2 cows @ TK. 40,000/- each; ➤ In every six months the 2 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months; ➤ Feeding cost of each cow/cycle = BDT 18,000/-; ➤ Selling price of each cow after every cycle = BDT 75,000/-; ➤ 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 November 2015.

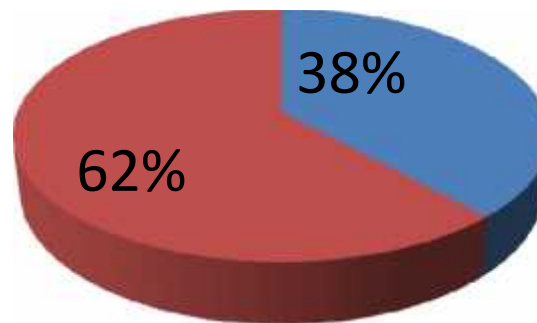
PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow shade (repair)	30,000	30,000	-	60,000
Cow(two cows)	0	0	80,000	80,000
2 Cows feeding for six month		0	36,000	36,000
Medicine		5,000		5,000
Fan	-	3,000		3,000
Cash in hand	-	4,000	0	4,000
Total Capital	30,000	42,000	116,000	188,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	72,000	38
Investor's Contribution(GK)	116,000	62
Total Investment	188,000	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)	150,000	150,000	300,000	165,000	165,000	330,000	181,500	181,500	363,000
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
(A) Total Revenue	153,600	153,600	307,200	168,780	168,780	337,560	185,469	185,469	370,938
Less: Cost of sales									
Cow Cost	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
Cow Food	36,000	36,000	72,000	37,800	37,800	75,600	39,690	39,690	79,380
(B) Total Cost of Sales	116,000	116,000	232,000	121,800	121,800	243,600	127,890	127,890	255,780
Gross profit (GP) [C=(A-B)]	37,600	37,600	75,200	46,980	46,980	93,960	57,579	57,579	115,158
Less: Operating Costs:									
Electricity bill	600	600	1,200	660	660	1,320	726	726	1,452
Transportation	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Doctors and Medicine	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	12,000	12,000	24,000	12,000	12,000	24,000	12,000	12,000	24,000
Other Expenses	600	600	1,200	660	660	1,320	726	726	1,452
Non Cash Item:									
Depreciation Expenses	2000	2000	4,000	2,000	2,000	4,000	2,000	2,000	4,000
Total Operating Cost (D)	20,100	20,100	40,200	20,710	20,710	41,420	21,381	21,381	42,762
(C-D)Net Profit:	17,500	17,500	35,000	26,270	26,270	52,540	36,198	36,198	72,396
Retained Income:			35,000			52,540			72,396

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
Cash inflow:			
Opening Balance	0	192,000	196,540
Capital Infusion by UDYOKTA	72,000	0	0
Capital Infusion by Investor	116,000	0	0
Sales	307,200	337,560	370,938
Total Receipts	495,200	529,560	567,478
Cash Outflow:			
Cost of goods sold	232,000	243,600	255,780
Operating expenses	40,200	41,420	42,762
Payback to investor	31,000	48,000	60,200
Total payment	303,200	333,020	358,742
Closing Balances	192,000	196,540	208,736

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.

THREATS

- Theft;
- Disease.

Presented at 9th SB Design Lab on Nov
23, 2015 at Grameen Kalyan

Thank you

Pictures

My mother and me













Trade License

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একাউন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং - 03

ট্রেড লাইসেন্স
৫ নং আলামপুর ইউনিয়ন পরিষদ

উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলা ঃ- কুষ্টিয়া।

তারিখ ঃ- ২২/০৮/২০২২

বহি নং - ০২

লাইসেন্স নং ঃ ২০০/২০২০-২০২২

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম শ্রীমত সারু স্টোর্টাভজাকরন প্রাইভেট লিমিটেড

পিতা / স্বামী / মালিকের নাম শ্রীঃ সোহাগা শ্রীমত আক্তার

ঠিকানা সুন্দার, কুষ্টিয়া সদর, কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি সারু স্টোর্টাভজাকরন

বৈধ বা বলবৎ থাকার সময় (বৎসর) এক বৎসর

লাইসেন্সের মেয়াদ জুলাই ২০২০ইং হইতে জুন ২০২১ইং পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ২০০+১০/১০০ মাত্র।
কথায় দুইশত শিশু টাকা

স্বাক্ষরিত করিয়া পরিশোধ করুন।

মোক্তাকারমান লাইসেন্স
৫নং আলামপুর ইউনিয়ন পরিষদ।
উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলা ঃ- কুষ্টিয়া।

Thank You