



Grameen Kalyan

Proposed NU Business Name: Abul kalam

Cow Fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: MD.Abul Bassar. Vill: Koburhat (Dostopara) , Post: Jogoti, Upazilla : Kushtia, District: Kushtia
Age	: 22 Years.
Marital status	: Single .
No. of siblings:	: 3 (Three) Brothers & 3 (Three) Sisters.
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. Sona vanu : Md. Abul Kalam : Branch: poradhah Mirpur, Group # 05, Centre # 65/M, Loan no.: 5981/2 Member since: 2007, First loan: Tk 5,000, Existing loan: 50,000, Outstanding: 12955 : Father . : No : Nil : Nil : Nil
Education, till to date	: Class Nine

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture.
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 Three 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	:	01624575886
National ID number	:	5037950033051
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 5,000 (Five 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	:	Abul Kalam Cow Fattening Farm.
Address/ Location	:	Koburhat (Dostopara),Kushtia.
Total Investment	:	BDT :2,26,000 /-
Financing	:	Self financing: BDT : 1,10,000 /- Required Investment: BDT : 1,16,000/- (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"> ➤ Start with having 3 cows @ TK. 40,000/- each; ➤ 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; ➤ 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 Early 2015.

PROPOSED PROJECT INVESTMENT BREAKDOWN

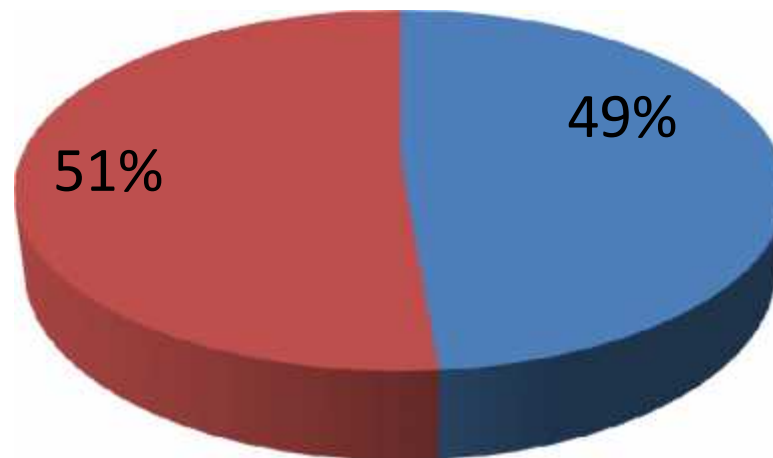
Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow Shade (Repair)		40,000	-	40,000
Cow(Three cows)	40000	0	80,000	120,000
3 Cows feeding for six month		18,000	36,000	54,000
Medicine	0	5,000	0	5,000
Fan		3,000		3,000
Cash in hand	-	4,000	0	4,000
Total Capital	40,000	70,000	116,000	226,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	110,000	49
Investor's Contribution(GK)	116,000	51
Total Investment	226,000	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)	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
(A) Total Revenue	260,400	260,400	520,800	286,170	286,170	572,340	314,504	314,504	629,007
Less: Cost of sales									
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) Total Cost of Sales	174,000	174,000	348,000	182,700	182,700	365,400	191,835	191,835	383,670
Gross profit (GP) [C=(A-B)]	86,400	86,400	172,800	103,470	103,470	206,940	122,669	122,669	245,337
Less: Operating Costs:									
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
Non Cash Item:									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	30,000	30,000	60,000	30,900	30,900	61,800	31,890	31,890	63,780
(C-D)Net Profit:	56,400	56,400	112,800	72,570	72,570	145,140	90,779	90,779	181,557
Retained Income:			112,800			145,140			181,557

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	292,400	391,140
Capital Infusion by UDYOKTA	110,000	0	0
Capital Infusion by Investor	116,000	0	0
Sales	520,800	572,340	629,007
Total Receipts	746,800	864,740	1,020,147
Cash Outflow:			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	60,000	61,800	63,780
Payback to investor	46,400	46,400	46,400
Total payment	454,400	473,600	493,850
Closing Balances	292,400	391,140	526,297

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.

Trade License

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

ক্রমিক নং - 612

লাইসেন্স

৪ নং বটতৈল ইউনিয়ন পরিষদ

লাইসেন্স নং ৩(৩৪৪)/১৫-২১ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।
তারিখ : ২৬/৯/১৫

দোকান / কোম্পানী / গ্রহীতার নাম : আবুল কালাম মন্ডল (গোপাল আলাউদ্দিন শাহাব)

খিলা / স্বামী / মালিকের নাম : মোঃ আবুল রাসিম

ঠিকানা : মোক্তারপাড়া, বটতৈল, কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : গরু গোপাল আলাউদ্দিন বৈধ বা বলবৎ থাকার সময় : ২০১৫-২০১৬

লাইসেন্সের মেয়াদ : ৩০/৯/২০১৬ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) : ২০০ টাকা * পয়সা (কথায়) : দুইশত টাকা মাত্র

১৫% ভ্যাট বাবদ কর্তনকৃত টাকা = ৩০ টাকা

মোহর

চেয়ারম্যান
৪ নং বটতৈল ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

Presented at 10th SB Design Lab on Dec 24, 2015 at
Grameen Kalyan

Thank you

Pictures

My mother and me











My Family



Thank You