



Grameen Kalyan

Proposed NU Business Name: *Sahazalal cow fattening farm .*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md :Sahazalal. Vill:Nowapara Sonapur. Post: Dohokula, Upazilla : Kushtia, District: Kushtia.
Age	: 31 Years.
Marital status	: Married.
No. of siblings:	: 2 (Two) 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.Sabira Khatun. : Md. Abdur Rohim. : Branch: Alampur, Group # 02, Centre # 26/M, Loan no.: 2298/1, Member since: 2007, First loan: Tk. 5,000, Existing loan: Taka 15,000, Outstanding: Taka.10875 : Father. : No : Nil : Nil : Nil
Education, till to date	: Class Eight .

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture 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 2 years cow rearing experiences. He will also get support from his father.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01784174791
National ID number	:	19845017918387371
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 used the money in business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

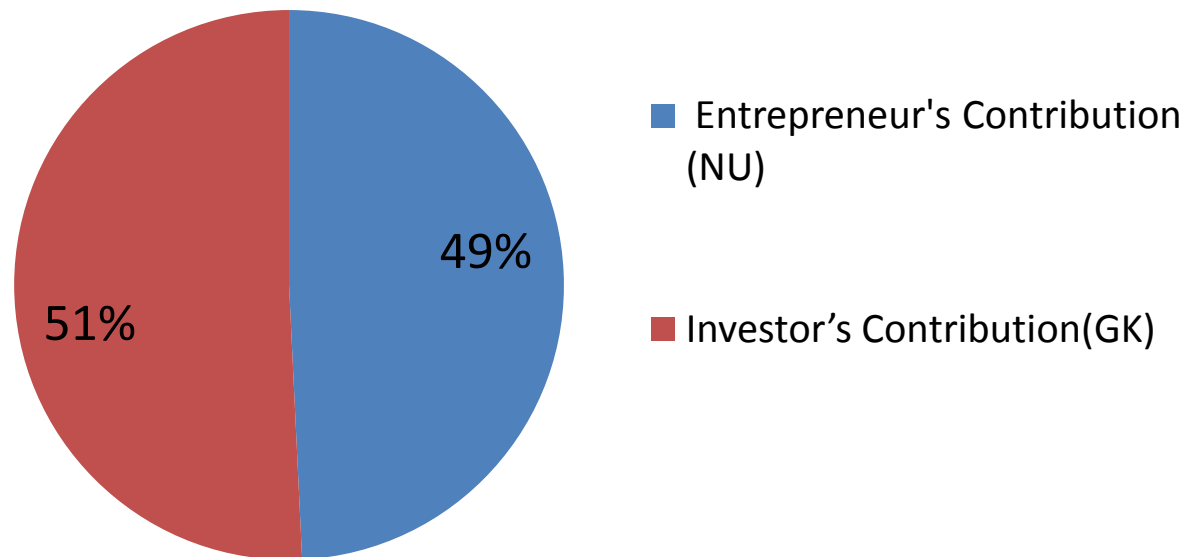
Project's Name	:	Sahazalal Cow Fattening Farm.
Address/ Location	:	Vill.Nowapara Sonapur , Post: Dohokhola, Kushtia.
Total Investment	:	BDT :1,97,000 /-
Financing	:	Self financing: BDT :97,000/- Required Investment: BDT :1,00,000 /-(as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 35,000/- each; ➤ In every six months 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 per cycle BDT 15,000/- ➤ Selling price of each cow after every cycle BDT 70,000/-; ➤ 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 in January 2016.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow shade (ready)	30,000	-	-	30,000
Cows (three cows)	35000	0	70,000	105,000
3 Cows feeding & medicine cost	15000	0	30,000	45,000
Fan	-	3,000	0	3,000
Water supply motor	-	7,000	0	7,000
Electrical fittings	-	2,000	0	2,000
Doctors & medicine		5,000		5,000
Cash in hand	-	0	0	0
Total Capital	80,000	17,000	100,000	197,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	97,000	49
Investor's Contribution(GK)	100,000	51
Total Investment	197,000	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)	210,000	210,000	420,000	231,000	231,000	462,000	254,100	254,100	508,200
Cow Dung Sales	5,400	5,400	10,800	5,940	5,940	11,880	6,534	6,534	13,068
(A) Total Revenue	215,400	215,400	430,800	236,940	236,940	473,880	260,634	260,634	521,268
Less: Cost of sales									
Cow Cost	105,000	105,000	210,000	110,250	110,250	220,500	115,763	115,763	231,525
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
(B) Total Cost of Sales	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	79,440	79,440	158,880	95,259	95,259	190,518
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)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	24,000	24,000	48,000
Other Expenses	600	600	1,200	660	660	1,320	726	726	1,452
Non Cash Item:									
Depreciation Expenses	2500	2500	5,000	2,500	2,500	5,000	2,500	2,500	5,000
Total Operating Cost (D)	28,600	28,600	57,200	29,410	29,410	58,820	36,301	36,301	72,602
(C-D)Net Profit:	36,800	36,800	73,600	50,030	50,030	100,060	58,958	58,958	117,916
Retained Income:			73,600			100,060			117,916

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	133,600	193,660
Capital Infusion by Investor	100,000	0	0
Sales	430,800	473,880	521,268
Total Receipts	530,800	607,480	714,928
<u>Cash Outflow:</u>			
Cost of goods sold	300,000	315,000	330,750
Operating expenses	57,200	58,820	72,602
Payback to investor	40,000	40,000	40,000
Total payment	397,200	413,820	443,352
Closing Balances	133,600	193,660	271,576

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 11th Ex. SB Design Lab on 14th January,
2016 at Grameen Kalyan.

Thank you

Pictures











My mother & me









Trade License

ইউনিয়ন পরিষদের ৭নং ফরম
একাউন্ট ও অডিট রুপের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং - 60

ট্রেড লাইসেন্স
৫ নং আলামপুর ইউনিয়ন পরিষদ

উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলাঃ- কুষ্টিয়া।

ফি নং - ০২

লাইসেন্স নং : ২১০/২০১৫-২০১৬

তারিখ : ২৭/১২/১৫

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম ক্যাফে ডায়েনাল সিক মোটর ভাড়া কারখানা

পতা / স্বামী / মালিকের নাম প্রাঃ মোঃ ক্যাফে ডায়েনাল

ঠিকানা স্ট্রিম? - নাজি চাড V কাতা পুঃ

পশা, ব্যবসা ও যানবাহন প্রভৃতি সড়ক মোটর ভাড়া কারখানা

বধ বা বলবৎ থাকার সময় (বৎসর) ত্রৈক - ১৩ চাঃ

লাইসেন্সের মেয়াদ জুলাই ২০১৫ ইং হইতে জুন ২০১৬ পর্যন্ত।

অঙ্কে টাকা ২০০/-

কথায় মোট দুইশত টাকা মাত্র।

লাইসেন্সের পরিমাণ {

মোট ট্যাক্স পরিশোধ করুন।

মোঃ আমিনুল ইসলাম

৫নং আলামপুর ইউনিয়ন পরিষদ
উপজেলাঃ- কুষ্টিয়া (সদর) জেলাঃ- কুষ্টিয়া।

২৭/১২/১৫

মোঃ আমিনুল ইসলাম
৫নং আলামপুর ইউনিয়ন পরিষদ
উপজেলাঃ- কুষ্টিয়া (সদর) জেলাঃ- কুষ্টিয়া।

Thank you