



Grameen kalyan

Proposed NU Business Name : Azizul Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shamim Hossain Vill : Darigram, Post: Shelaidah Thana : Kumarkhali, District: Kushtia
Age	:	23 years
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	4 (Four) brothers
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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Shahanaj Parvin</p> <p>Md. Azijul Haque</p> <p>Branch: Shelaidah, Group #01, Centre# 18/ M, Loan no. 1671</p> <p>Member since: 2006 , First loan: Tk. 5,000</p> <p>Last GB loan: 8,000, Outstanding: 4,000</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	He has institutional training and six years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Manson work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01736809299
National ID number	:	19935017194000098
NU Project Source/Reference	:	Gk/Kum/Mst. Nupur Rani Saha/2561

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 5,000 (Five thousand) and used agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

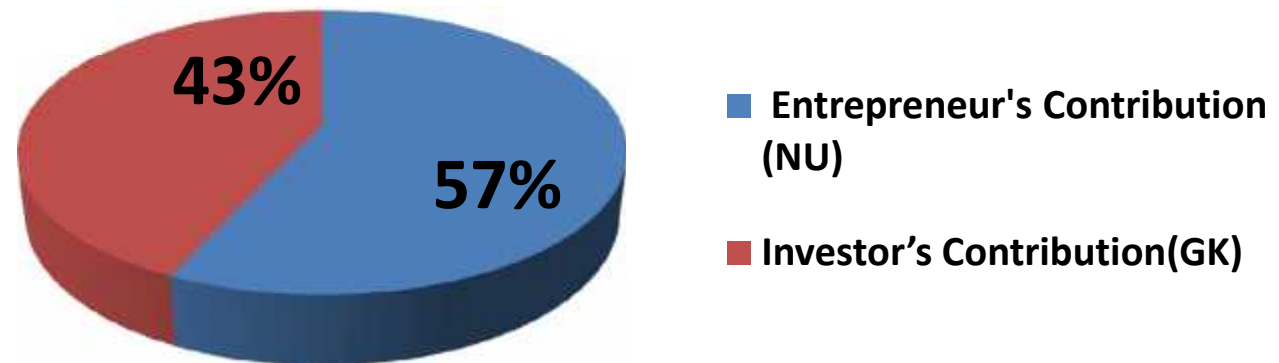
Business Name	:	Azizul Cow Fattening Farm.
Address/ Location	:	Vill: Darigram, Post:Shelaidah Thana : kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 3,48,000
Financing	:	Self financing: BDT: 1,98,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 50,000/- each; ➤ In every six months the cows will be sold and new cow will purchase; i.e. each cycle of cow fattening will be for six months; ➤ Feeding cost of each cow/cycle = BDT 20,000/-; ➤ Selling price of each cow after every cycle BDT 1,00,000/-; ➤ 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 as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	-	50,000	-	50,000
Cost of 4 cows (Tk. 50,000 per Cow)	45,000	-	150,000	195,000
Fan 01 piece	-	3,000	-	3,000
Water supply & motor fittings		10,000		10,000
Working Capital (Feeding Cost)	-	80,000	-	80,000
Cash in hand	-	10,000	-	10,000
Total Capital	45,000	153,000	150,000	348,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	198,000	57
Investor's Contribution(GK)	150,000	43
Total Investment	348,000	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)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	407,200	407,200	814,400	447,560	447,560	895,120	491,938	491,938	983,876
Less: Cost of sales									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
(B) Total Cost of Sales	280,000	280,000	560,000	294,000	294,000	588,000	308,700	308,700	617,400
Gross profit (GP) [C=(A-B)]	127,200	127,200	254,400	153,560	153,560	307,120	183,238	183,238	366,476
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Non Cash Item:									
Depreciation Expenses	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Total Operating Cost (D)	27,800	27,800	55,600	28,390	28,390	56,780	29,020	29,020	58,039
(C-D)Net Profit:	99,400	99,400	198,800	125,170	125,170	250,340	154,219	154,219	308,437
Retained Income:			198,800			250,340			308,437

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: Half yearly installment including ownership transfer fee after six months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	-	441,800	632,140
Capital Infusion by Udyokta	153,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	814,400	895,120	983,876
Total Receipts	1,117,400	1,336,920	1,616,016
<u>Cash Outflow:</u>			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	55,600	56,780	58,039
Return to investor	60,000	60,000	60,000
Total payment	675,600	704,780	735,439
Closing Balances	441,800	632,140	880,577

SWOT ANALYSIS


<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Shortage of foods in rainy season.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Veterinary Doctors;<input type="checkbox"/> This area is famous for cattle fattening;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 32nd SB Ex. Design Lab on 21st August,
2016 at Grameen Kalyan


Thank you

Training certificate

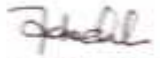
ক্রমিক নং ০৯৭১৮২



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
যুব উন্নয়ন অধিদপ্তর
যুব ও ক্রীড়া মন্ত্রণালয়
সনদপত্র



প্রত্যয়ন করা যাচ্ছে যে, জনাব/কেন্দ্র মোঃ সাদ্দীম হাম্মান
পিতা/স্বামী মোঃ আজীজুল হক মাতা মোছাঃ সাহানা ক পারভীন
যুব উন্নয়ন অধিদপ্তর/বীন কুর্দিয়া যুব প্রশিক্ষণ কেন্দ্রে/জেলা প্রশিক্ষণ কেন্দ্রে ১৫-০৭-২০১৪ খ্রিঃ তারিখ হতে
৩০-০৯-২০১৪ খ্রিঃ তারিখ পর্যন্ত অনুষ্ঠিত গবাদিপশু, হাঁস-মুরগী পালন, আর্থমিক লিঙ্কিয়া, মস্যাচাষ ও কৃষিবিধায়ক
প্রশিক্ষণ কোর্সে অংশগ্রহণ করে "D+" শ্রেণিতে উত্তীর্ণ হয়েছেন।


তেপুটি কো-অর্ডিনেটর/কো-অর্ডিনেটর/ডিপ. পরিচালক
যুব প্রশিক্ষণ কেন্দ্র
কুর্দিয়া জেলা।

মহাপরিচালক
যুব উন্নয়ন অধিদপ্তর
ঢাকা

Existing Shade













NU With his Mother



Thank You