



Grameen Kalyan

Proposed NU Business Name: Sahin Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md:Shahin Alam . Vill: Ziarokhi, Post: Boria. Upazilla : Kushtia, District: Kushtia
Age	: 19 Years
Marital status	: Single
No. of siblings:	: 1(one) brother & 2(Two) 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. Sahanara Begum. : Md. Anwar Shek : Branch: Alampur, Group # 05, Centre #15/m, Loan no.: 1996, Member since 1995, First loan: Tk.3,000, Last loan: 40,000, Outstanding All paid : Father. : No : Nil : Nil : Nil
Education, till to date	: SSC

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 four 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	:	01734955216
National ID number	:	Nil
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1995. At first she took GB loan BDT 3,000 (Three thousand) and bought a goat. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

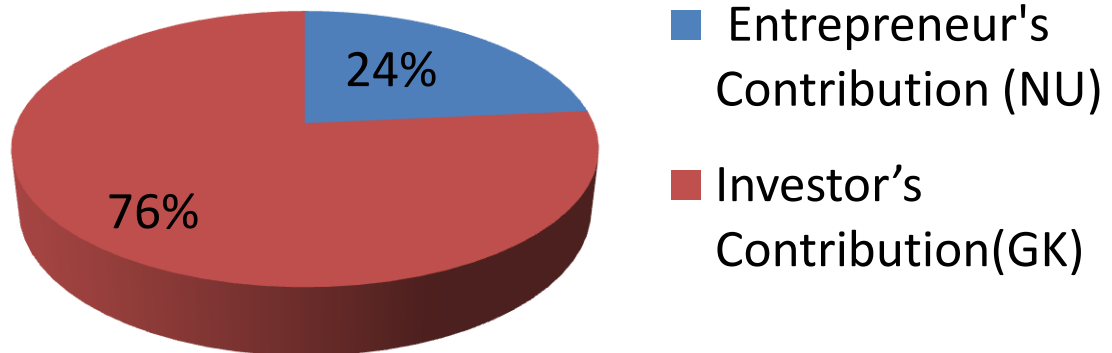
Project's Name 0	:	Shahin Cow Fattening Farm.
Address/ Location	:	Ziarokhi, Kushtia.
Total Investment	:	BDT: 2,34,000/-
Financing	:	Self financing: BDT: 55,000/- Required Investment: BDT: 1,79,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT 2,000 (Two thousand only)
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 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 Early 2015.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed Business (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Cow Shade (Repair)	0	40,000	40,000
Cow (three cows)	0	120,000	120,000
3 Cows feeding for six month	0	54,000	54,000
Fan	3,000	0	3,000
Water Supply Motor	-	5,000	5,000
Electrical fittings	2,000	0	2,000
Cash in hand	5,000	5,000	10,000
Total Capital	10,000	224,000	234,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	55,000	24
Investor's Contribution(GK)	179,000	76
Total Investment	234,000	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)	225,000	225,000	450,000	247,500	247,500	495,000	272,250	272,250	544,500
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	230,400	230,400	460,800	253,170	253,170	506,340	278,204	278,204	556,407
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)]	56,400	56,400	112,800	70,470	70,470	140,940	86,369	86,369	172,737
Less: Operating Costs:									
Electricity bill	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
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	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)	25,300	25,300	50,600	32,330	32,330	64,660	33,463	33,463	66,926
(C-D)Net Profit:	31,100	31,100	62,200	38,140	38,140	76,280	52,906	52,906	105,811
Retained Income:	62,200		76,280			105,811			

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	236,200	237,480
Capital Infusion by UDYOKTA	55,000	0	0
Capital Infusion by Investor	179,000	0	0
Sales	460,800	506,340	556,407
Total Receipts	694,800	742,540	793,887
Cash Outflow:			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	50,600	64,660	66,926
Payback to investor	60,000	75,000	79,800
Total payment	458,600	505,060	530,396
Closing Balances	236,200	237,480	263,491

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 3rd Ex. SB Design Lab on April 29, 2015
at Grameen Kalyan

Thank you

Pictures

My mother and me







Trade License

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

ক্রমিক নং - 1318

ট্রেড লাইসেন্স
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া।

ছবি

বহি নং - ৯৪ লাইসেন্স নং : ২৩২৮ তারিখ : ২২/০৩/২০২৫

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম স্বাধীন গার্মেন্টস ফ্যাব্রিক কর্তৃক

পিতা / স্বামী / মালিকের নাম মোঃ মোঃ স্বাধীন হাদিদ

ঠিকানা তিম্মাচরী বকীয়া, কুষ্টিয়া সদর, কুষ্টিয়া

পেশা ব্যবসা ও যানবাহন প্রভৃতি গার্মেন্টস ফ্যাব্রিক কর্তৃক

বৈধ বা বলবৎ থাকার সময় (বৎসর) ২০২৫-২০২৬ ইং পর্যন্ত

লাইসেন্সের মেয়াদ ইং হইতে ইং ২০২৫/২০২৬ পর্যন্ত

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ২০০+১০০০৮ = ১০২০৮/-
কথায় দুইশত পঁচাত্তর টাকা মাত্র।

মোঃ ই.উ.স. মালিক মোল্লা
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া

Thank You