



Grameen Kalyan

**Proposed NU Business Name : Manik cow
fattening farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Manik Uddin Vill: Belghoria , (Charpara)Post: Swastipur Upazilla : Kushtia, District: Kushtia
Age	:	27 Years
Marital status	:	Single
No. of siblings:	:	01 (One) brother 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Nurjahan Begum Md. Abul Kashem. Branch: Alampur, Group # 01, Centre # 40/M, Loan no.: 4066, Member since: 2004, First loan: Tk. 5000, Existing loan: 20,000, Outstanding: All Paid
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	:	Father No Nil Nil Nil
Education, till to date	:	HSC

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 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	:	01737722196
National ID number	:	
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2004. 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

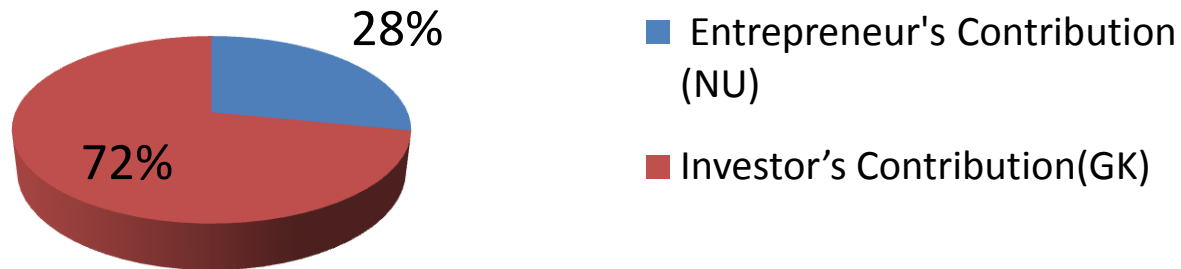
Business Name	:	Manik Cow Fattening Farm
Address/ Location	:	Belghoria (Charpara)(, Kushtia.
Total Investment in BDT	:	BDT . 2,49,000
Financing	:	Self financing: BDT. 70,000 Required Investment: BDT 1,79,000 (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT 3,000 (Two thousand 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 80,000/-; ➤ 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.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Cow Shade (Ready)	70,000	0	70,000
Cow (Three cow)	0	120,000	120,000
3 Cow feeding for six month		54,000	54,000
Electrical fittings		1,000	1,000
Others		4,000	4,000
Total Capital	70,000	179,000	249,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	70,000	28%
Investor's Contribution(GK)	179,000	72%
Total Investment	249,000	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)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	245,400	245,400	490,800	269,670	269,670	539,340	296,354	296,354	592,707
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)]	71,400	71,400	142,800	86,970	86,970	173,940	104,519	104,519	209,037
Less: Operating Costs:									
Electricity bill	1800	1800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3000	3000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	6000	6000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill (SMS & Reporting inclusive)	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	24,000	24,000	48,000
Other Expenses	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Non Cash Item:			0	0	0	0	0	0	0
Depreciation Expenses	7000	7000	14,000	7,000	7,000	14,000	7,000	7,000	14,000
Total Operating Cost (D)	38,200	38,200	76,400	38,860	38,860	77,720	45,553	45,553	91,106
(C-D)Net Profit:	33,200	33,200	66,400	48,110	48,110	96,220	58,966	58,966	117,931
Retained Income:			66,400			96,220			117,931

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
Cash inflow:			
Opening Balance	0	260,400	281,620
Capital Infusion by UDYOKTA	70,000	0	0
Capital Infusion by Investor	179,000	0	0
Sales	490,800	539,340	592,707
Total Receipts	739,800	799,740	874,327
Cash Outflow:			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	76,400	77,720	91,106
Payback to investor	55,000	75,000	84,800
Total payment	479,400	518,120	559,576
Closing Balances	260,400	281,620	314,751

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

Thank you

Pictures

my mother and me



Trade License

ইউনিয়ন পরিষদের পন্থা ফরম
 প্রক্রিয়াক্রমিক ও অতিরিক্ত লস্টের ১২ (১) বিধি অনুযায়ী।

ক্রমিক নং - 1198

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

খতি নং - ১১ লাইসেন্স নং : ১০০২৮-১ তারিখ : ০৭/০১/২০২০

স্বাক্ষর / সিল/সীল / কার্য / প্রতিষ্ঠানের নাম মাননিক লাল হোসেন/কামাল হোসেন
 পিতা / খাতি / মালিকের নাম রহমা হোসেন মাসরুর উদ্দিন
 ঠিকানা কলকাতা ফুটবল ক্লাব কুষ্টিয়া সদর কুষ্টিয়া
 পেশা ব্যবসা ও কারখানা কার্যক্রম লাল হোসেন/কামাল হোসেন
 যেরূপে কার্যক্রম কার্যক্রম সময় (বৎসর) ২০২০-২০২১ সর্বমুঠ
 লাইসেন্সের মেয়াদ ১ বছর।

স্বাক্ষর : অসমুজ্জ্বল হোসেন

স্বাক্ষর টিকা { ২০০ + ৫০০০২০১
 নাম : লাল হোসেন মাসরুর

৬ নং জিয়াসরাখী ইউনিয়ন পরিষদ
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Thank You