



Grameen Kalyan

Proposed NU Business Name: Al-Amin Cow Fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md : Al- Amin Islam . Vill:Bottoil (Miapara), Post: Bistic, Upazilla : Kushtia, District: Kushtia
Age	: 18 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Josna Khatun. : Md. Keru Mondol. : Branch: Alampur, Group # 01, Centre # 04/M, Loan no.: 1054/1, Member since:1995, First loan: Tk. 2000, Existing loan: 40,000,
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	: Outstanding:40,000(Seasonal Loan) : Father . : No : Nil : Nil : Nil
Education, till to date	: S.S.C

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	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01966798044
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 2,000 (two 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

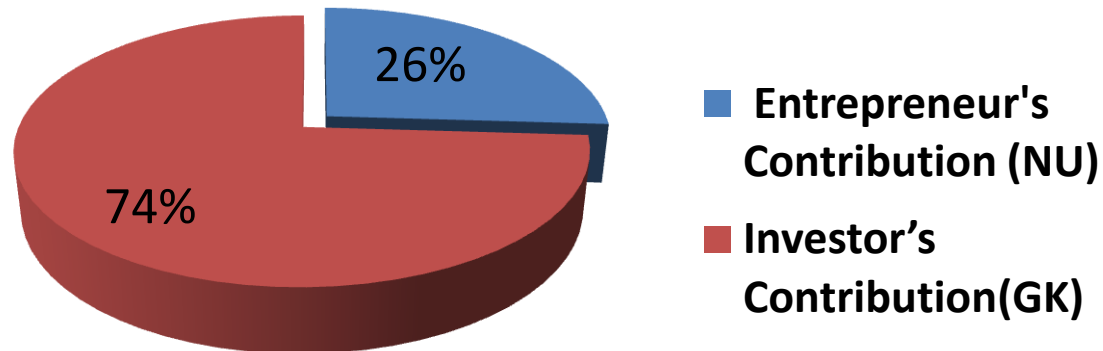
Project's Name	:	Al-Amin Cow Fattening Farm.
Address/ Location	:	Bottoil , Kushtia.
Total Investment	:	BDT : 2,21,500/-
Financing	:	Self financing: BDT : 57,500/- Required Investment: BDT : 1,64,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT 2,000 (Two thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 35,000/- 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	105,000	105,000
3 Cows feeding for six month	0	54,000	54,000
Fan	-	3,000	3,000
Water Supply Motor	-	7,500	7,500
Electrical fittings	-	2,000	2,000
Cash in hand	5,000	5,000	10,000
Total Capital	5,000	216,500	221,500

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	57,500	26
Investor's Contribution(GK)	164,000	74
Total Investment	221,500	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	105,000	105,000	210,000	110,250	110,250	220,500	115,763	115,763	231,525
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	159,000	159,000	318,000	166,950	166,950	333,900	175,298	175,298	350,595
Gross profit (GP) [C=(A-B)]	71,400	71,400	142,800	86,220	86,220	172,440	102,906	102,906	205,812
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	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	2500	2500	5,000	2,500	2,500	5,000	2,500	2,500	5,000
Total Operating Cost (D)	23,500	23,500	47,000	30,400	30,400	60,800	31,390	31,390	62,780
(C-D)Net Profit:	47,900	47,900	95,800	55,820	55,820	111,640	71,516	71,516	143,032
Retained Income:			95,800			111,640			143,032

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	257,300	302,140
Capital Infusion by UDYOKTA	57,500	0	0
Capital Infusion by Investor	164,000	0	0
Sales	460,800	506,340	556,407
Total Receipts	682,300	763,640	858,547
<u>Cash Outflow:</u>			
Cost of goods sold	318,000	333,900	350,595
Operating expenses	47,000	60,800	62,780
Payback to investor	60,000	66,800	70,000
Total payment	425,000	461,500	483,375
Closing Balances	257,300	302,140	375,172

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 4th Ex. SB Design Lab on June 7, 2015
at Grameen Kalyan

Thank you

Pictures

My mother and me







Trade License

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

ক্রমিক নং - ০৩৩

বাহিসেদ

৪ নং বটতৈল ইউনিয়ন পরিষদ

বাহিসেদ নং - ৬(৩৩৩) ২০২৫ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।

তারিখ : ২০/০২/২৫

সোতান / কোম্পানী / গ্রহীতার নাম : মোঃ মোস্তাফিজুর রহমান মোস্তাফিজুর রহমান

পিতা / স্বামী / মালিকের নাম : মোঃ মোস্তাফিজুর রহমান

ঠিকানা : কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রকৃতি : মোঃ মোস্তাফিজুর রহমান

বৈধ বা বলবৎ থাকার সময় : ২০২৫-২০২৫

বাহিসেদের মেয়াদ : ৩০/৬/২০২৫ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) : ২০০/২ টাকা

পয়সা (কথায়) দু'শত টাকা মাত্র

মোহর

১০% ভ্যাট বাবদ কর্তৃত্বকৃত টাকঃ ২০/২

৪ নং বটতৈল ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া : ১৩৫

Thank You