



**Grameen Kalyan**

**Proposed NU Business Name: Wasim uddin Cow  
Fattening farm**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	Md : Wasim uddin. Vill: Boroytupi , Post: Durbachara, Upazilla : Kushtia, District: Kushtia
Age	:	31 Years.
Marital status	:	Married
No. of siblings:	:	3 (Three) brothers & 1 (One) Sister.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Zohura khatun.
(iii) Father's name	:	Md. Abdus Sattar.
(iv) GB member's info	:	Branch: Bagulat Kumarkhali, Group#07, Centre#36/M, Loan no.: 1054/1, Member since: 2005, First loan: Tk. 6000, Existing loan: 10,000, Outstanding: 4840,
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	M.B.S

## ***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 seven 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	:	01734019672
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 2005. At first she took GB loan BDT 6,000 (Six thousand) and bought two goats. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

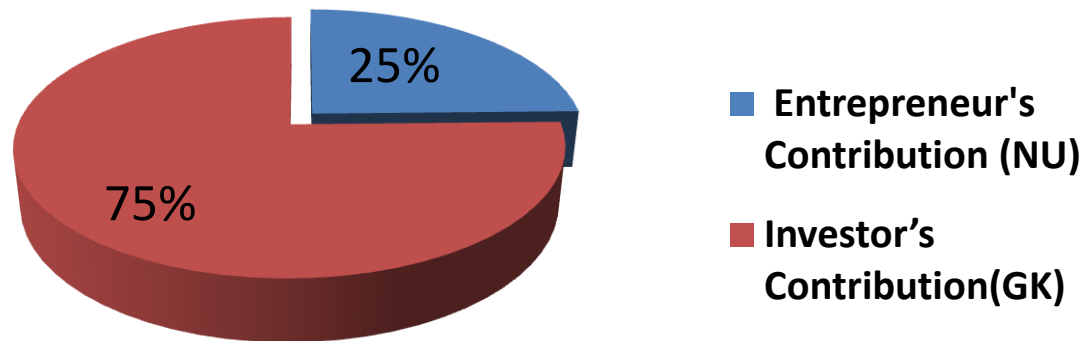
Project's Name	:	Wasim Uddin Cow Fattening Farm.
Address/ Location	:	Boroytupi , Kushtia.
Total Investment	:	<b>BDT : 385,000/-</b>
Financing	:	Self financing: <b>BDT : 95,000/-</b> Required Investment: <b>BDT : 290,000/-</b> (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	<b>BDT 3,000</b> (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 5 cows @ TK. 40,000/- each;</li> <li>➤ In every six months the 5 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months;</li> <li>➤ Feeding cost of each cow/cycle = BDT 18,000/-;</li> <li>➤ Selling price of each cow after every cycle = BDT 80,000/-;</li> <li>➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-;</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project is Early 2015.</li> </ul>

# PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed Business (BDT) (2)	Total (BDT) (1+2)
<b>Investments in different categories:</b>			
Cow Shade ( Repair)	70,000	-	70,000
Cow (Five cows )	0	200,000	200,000
5 Cows feeding for six month	0	90,000	90,000
Fan	-	6,000	6,000
Water Supply Motor	-	7,000	7,000
Electrical fittings	-	2,000	2,000
Cash in hand	10,000	0	10,000
<b>Total Capital</b>	<b>80,000</b>	<b>305,000</b>	<b>385,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	95,000	25
Investor's Contribution(GK)	290,000	75
<b>Total Investment</b>	<b>385,000</b>	<b>100%</b>



# 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)
<b>Revenue:</b>									
Estimated Sales (Cow)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
<b>(A) Total Revenue</b>	<b>409,000</b>	<b>409,000</b>	<b>818,000</b>	<b>449,450</b>	<b>449,450</b>	<b>898,900</b>	<b>493,923</b>	<b>493,923</b>	<b>987,845</b>
<b>Less: Cost of sales</b>									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
<b>(B) Total Cost of Sales</b>	<b>290,000</b>	<b>290,000</b>	<b>580,000</b>	<b>304,500</b>	<b>304,500</b>	<b>609,000</b>	<b>319,725</b>	<b>319,725</b>	<b>639,450</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>119,000</b>	<b>119,000</b>	<b>238,000</b>	<b>144,950</b>	<b>144,950</b>	<b>289,900</b>	<b>174,198</b>	<b>174,198</b>	<b>348,395</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1200	900	2,100	1,320	990	2,310	1,452	1,089	2,541
Transportation	15000	15000	30,000	16,500	16,500	33,000	18,150	18,150	36,300
Doctors and Medicine	5000	5000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	18,000	18,000	36,000	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
<b>Non Cash Item:</b>									
Depreciation Expenses	6225	6225	12,450	6,225	6,225	12,450	6,225	6,225	12,450
<b>Total Operating Cost (D)</b>	<b>47,525</b>	<b>47,225</b>	<b>94,750</b>	<b>49,855</b>	<b>49,525</b>	<b>99,380</b>	<b>52,418</b>	<b>52,055</b>	<b>104,473</b>
<b>(C-D)Net Profit:</b>	<b>71,475</b>	<b>71,775</b>	<b>143,250</b>	<b>95,095</b>	<b>95,425</b>	<b>190,520</b>	<b>121,780</b>	<b>122,143</b>	<b>243,922</b>
<b>Retained Income:</b>	<b>143,250</b>		<b>190,520</b>			<b>243,922</b>			

**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
<b>Cash inflow:</b>			
Opening Balance	0	428,250	498,770
Capital Infusion by UDYOKTA	95,000	0	0
Capital Infusion by Investor	290,000	0	0
Sales	818,000	898,900	987,845
Total Receipts	1,203,000	1,327,150	1,486,615
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	580,000	609,000	639,450
Operating expenses	94,750	99,380	104,473
Payback to investor	100,000	120,000	128,000
Total payment	774,750	828,380	871,923
Closing Balances	428,250	498,770	614,692

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 0  
Future employment: 0
- Ownership in his own name.

## **W**EAKNESS

- Shortage of foods in rainy season.

## **O**PPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle fattening;
- Investor's money will be payback in three years.

## **T**HREATS

- Theft;
- Disease.

Presented at 4<sup>th</sup> Ex. SB Design Lab on June 7, 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।

ট্রেড লাইসেন্স

**১০নং উজানগ্রাম ইউনিয়ন পরিষদ কার্যালয়**

গ্রাম-বিস্তিণাড়া, ডাকঘর- উজানগ্রাম, থানা- ই.বি, উপজেলা- কুষ্টিয়া সদর, জেলা- কুষ্টিয়া, বাংলাদেশ।

ছবি

ক্রমিক নং- 334

বহি নং- 04

লাইসেন্স নং- ১৮৭/২০১৪ - ১৫

দোকান/কোম্পানী/ফার্ম/গ্রহীতার নাম ওয়ালিম মল্ল কোম্পানী লিমিটেড

পিতা/স্বামী/মালিকের নাম শ্রীঃ মোঃ ওয়ালিম উদ্দিন

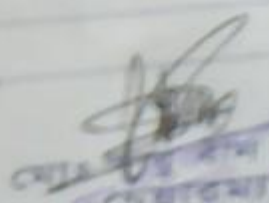
ঠিকানা হরহুদি, দুর্গাচরণ, ইতি, লাক্ষিমা


পেশা ব্যবসা ও যানবাহন প্রভৃতি মল্ল কোম্পানী লিমিটেড

ইচ্ছা বা বন্ধকণ্ড প্রকার সময় (বৎসর) ১ (এক) বৎসর

লাইসেন্স মেয়াদ ০১ জুলাই ২০১৪ ইং হইতে ৩১ জুন ২০১৫ ইং পর্যন্ত।

প্রদত্ত টাকার পরিমাণ- { অর্ডারে টাকার নং ২৫০/০০  
কথায় দুইশত টাকা }

  
 মোঃ কাদের হামিদ ইসলাম  
 চেয়ারম্যান  
 ১০নং উজানগ্রাম ইউনিয়ন পরিষদ  
 কুষ্টিয়া সদর, কুষ্টিয়া।



ক্রমিক নং = ৬০/ -  
তারিখ =



**Thank You**