



Grameen Kalyan

Proposed NU Business Name: *Shaheen Cow Fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: MD.Shaheen parves. Vill: Ziarokhi , Post: Boria Upazilla : Kushtia, District: Kushtia
Age	: 26 Years.
Marital status	: Single.
No. of siblings:	: 1 (One) Brother & 1 (One) Sister .
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. Sajeda Khatun : Md. Aiub ali : Branch: Alampur, Group # 07, Centre # 15/M, Loan no.: 3344/1 Member since: 2000, First loan: Tk 3,000, Existing loan: 15,000, Outstanding: 7740 : Father . : No : Nil : Nil : Nil
Education, till to date	: Class Eight

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 3 years cow rearing experiences. He will also get support from his father.
Other Own/Family Sources of Income	:	Agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01722802597
National ID number	:	5017956458178
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 3,000 (Three thousand) and used the money agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

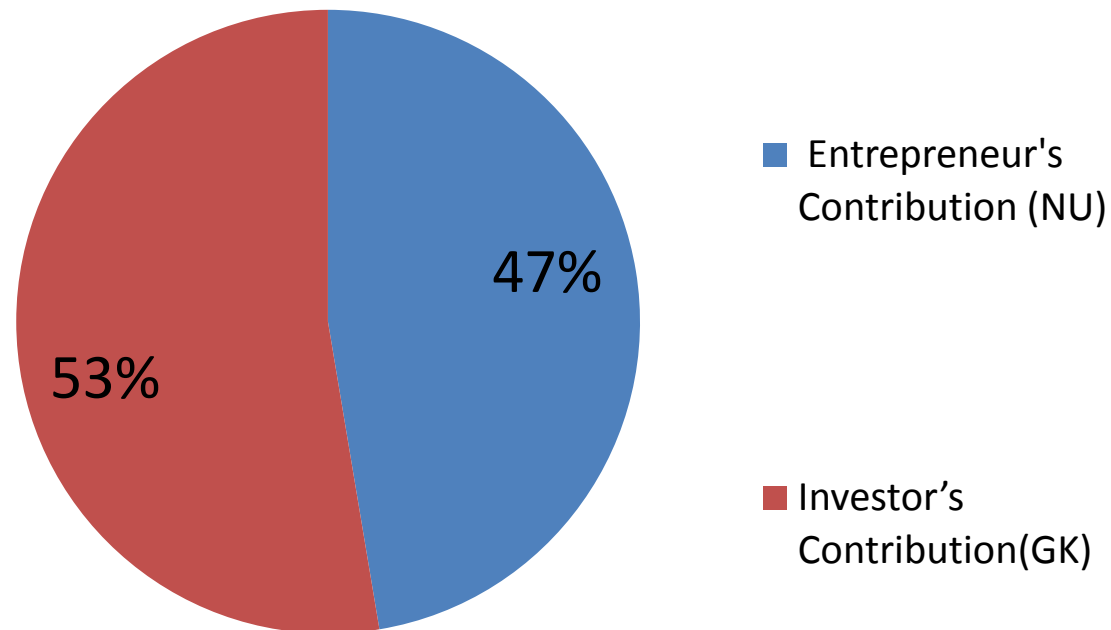
Project's Name	:	Shaheen Cow Fattening Farm.
Address/ Location	:	Ziarokhi , Boria, Kushtia.
Total Investment	:	BDT :2,85,000 /-
Financing	:	Self financing: BDT : 1,35,000 /- Required Investment: BDT : 1,50,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT:3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 35,000/- each; ➤ In every six months the 4 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 15,000/-; ➤ Selling price of each cow after every cycle = BDT 70,000/-; ➤ 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 January 2016.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow shade (ready)	70,000	-	-	70,000
Cow(four cows)	35000	0	105,000	140,000
4 Cows feeding for six month	15000		45,000	60,000
Medicine	0	5,000	0	5,000
Water supply motor		7,000		7,000
Fan	-	3,000	0	3,000
Cash in hand	-		0	0
Total Capital	120,000	15,000	150,000	285,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	135,000	47
Investor's Contribution(GK)	150,000	53
Total Investment	285,000	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)	280,000	280,000	560,000	308,000	308,000	616,000	338,800	338,800	677,600
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	287,200	287,200	574,400	315,560	315,560	631,120	346,738	346,738	693,476
Less: Cost of sales									
Cow Cost	140,000	140,000	280,000	147,000	147,000	294,000	154,350	154,350	308,700
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Gross profit (GP) [C=(A-B)]	87,200	87,200	174,400	105,560	105,560	211,120	126,238	126,238	252,476
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
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	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
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)	32,000	32,000	64,000	33,100	33,100	66,200	34,310	34,310	68,620
(C-D)Net Profit:	55,200	55,200	110,400	72,460	72,460	144,920	91,928	91,928	183,856
Retained Income:			110,400			144,920			183,856

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	335,400	420,320
Capital infusion by UDYOKTA	135,000	0	0
Capital infusion by investor	150,000	0	0
Sales	574,400	631,120	693,476
Total receipts	859,400	966,520	1,113,796
<u>Cash Outflow:</u>			
Cost of goods sold	400,000	420,000	441,000
Operating expenses	64,000	66,200	68,620
Payback to investor	60,000	60,000	60,000
Total payment	524,000	546,200	569,620
Closing Balances	335,400	420,320	544,176

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.

Trade License

শ্রীমান য়ন পৰিষদের ৭নং ফরম
একাউন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং -
1470

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

ছবি

বহি নং ৯৫ লাইসেন্স নং : ১৪৭০ তারিখ : ১৮/১১/১৫ইং

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম মুহাম্মদুল হক মোচাতিয়া কবর আমার

পিতা / স্বামী / মালিকের নাম মুহাম্মদুল হক মোচাতিয়া কবর

ঠিকানা মুহাম্মদুল হক মোচাতিয়া কবর, বরিশা, কুষ্টিয়া সদর, কুষ্টিয়া

পেশা ব্যবসা ও যানবাহন প্রভৃতি মুহাম্মদুল হক মোচাতিয়া কবর

বৈধ বা বলবৎ থাকার সময় (বৎসর) ২০১৫-২০১৬ সাল পর্যন্ত

লাইসেন্সের মেয়াদ ইং ১৮/১১/২০১৫ইং হইতে ইং ১৮/১১/২০১৬ইং পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ১৫০+১৬৬০=১৮১০
কথায় এক হাজার আশি আটটি টাকা মাত্র মাত্র।

৬ নং জিয়ারখী ইউনিয়ন পৰিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

Presented at 10th SB Design Lab on Dec 24, 2015 at
Grameen Kalyan

Thank you

Pictures

My mother and me



















Thank You