



Grameen kalyan

Proposed NU Business Name : Towhid Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Khairul Bashar Towhid Vill : Uttar Koya, Post: koya Thana : Kumarkhali, District: Kushtia
Age	:	21 Years.
Marital status	:	Unmarried.
No. of siblings:	:	2 (Two) brother's and 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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Hasna Khatun</p> <p>Md. Abdus Sattar.</p> <p>Branch: Sheliadah, Group #05, Centre# 42/M, Loan no. 4454/1</p> <p>Member since: 2006 , First loan: Tk. 10,000, Last GB loan: 14,000, Outstanding: 11,000.</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	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.)	:	He has 01 month formal training. Five years cow rearing experiences.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01965841398.
National ID number	:	19955017151025374.
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 10,000 (Ten thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

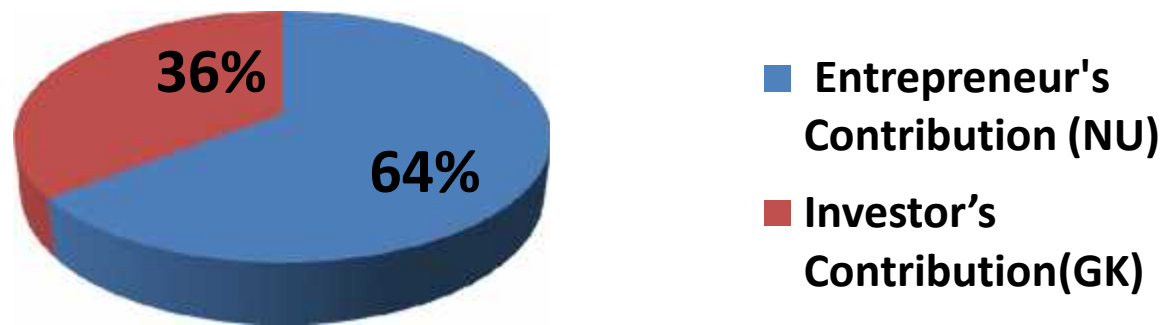
Business Name	:	Towhid Cow Fattening Farm.
Address/ Location	:	Vill:Uttar Koya, Post: Koya Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 4,20,500
Financing	:	Self financing: BDT: 2,70,500 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand taka only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 cows @ TK. 50,000/- each; ➤ In every six months the cows will be sold and new cow will purchase; i.e. each cycle of cow fattening will be for six months; ➤ Feeding cost of each cow/cycle = BDT 20,000-; ➤ Selling price of each cow after every cycle BDT 1,00,000/-; ➤ 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 as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	30,000	20,000	0	50,000
Cost of 5 cows (Tk. 50,000 per Cow)	100,000	0	150,000	250,000
Fan 01 Piece	-	2,500	0	2,500
Working Capital (Feeding Cost per cow 20000 per six month)	-	100,000	0	100,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	10,000	0	10000
Total Capital	130,000	140,500	150,000	420,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	270,500	64
Investor's Contribution(GK)	150,000	36
Total Investment	420,500	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)	500,000	500,000	1,000,000	550,000	550,000	1,100,000	605,000	605,000	1,210,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	9,940
(A) Total Revenue	509,000	509,000	1,018,000	559,450	559,450	1,118,900	614,923	614,923	1,219,940
Less: Cost of sales									
Cow Cost	250,000	250,000	500,000	262,500	262,500	525,000	275,625	275,625	551,250
Cow Food	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
(B) Total Cost of Sales	350,000	350,000	700,000	367,500	367,500	735,000	385,875	385,875	771,750
Gross profit (GP) [C=(A-B)]	159,000	159,000	318,000	191,950	191,950	383,900	229,048	229,048	448,190
Less: Operating Costs:									
Electricity bill	1,200	900	2,100	1,260	945	2,205	1,323	992	2,315
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
Non Cash Item:									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	43,400	43,100	86,500	44,220	43,905	88,125	45,096	44,765	89,861
(C-D)Net Profit:	115,600	115,900	231,500	147,730	148,045	295,775	183,952	184,282	368,234
Retained Income:			231,500			295,775			368,234

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	-	462,000	697,775
Capital Infusion by Udyokta	140,500	-	-
Capital Infusion by Investor	150,000	-	-
Sales	1,018,000	1,118,900	1,219,940
Total Receipts	1,308,500	1,580,900	1,917,715
Cash Outflow:			
Cost of goods sold	700,000	735,000	771,750
Operating expenses	86,500	88,125	89,861
Return to investor	60,000	60,000	60,000
Total payment	846,500	883,125	921,611
Closing Balance	462,000	697,775	996,104

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 17th Ex. SB Design Lab on April 20,
2016 at Grameen Kalyan

Thank you

Existing Shade

















Training certificate

ক্রমিক নং জোঃ প্রঃ24868



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
যুব উন্নয়ন অধিদপ্তর
যুব ও ক্রীড়া মন্ত্রণালয়

সনদপত্র

প্রত্যয়ন করা যাচ্ছে যে, জনাব/কেন্দ্র (নামঃ) আইরান রাসম চৌধুরি

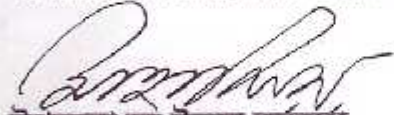
পিতা/স্বামী (নামঃ) আব্দুল মজিদ মাতা (নামঃ) হাসনা আক্তার

গ্রাম/কাজীবাংলা করা ডাকঘর করা উপজেলা করা - জেলা কুমিল্লা

যুব উন্নয়ন অধিদপ্তরবীন "কর্মসংস্থান ও আত্মকর্মসংস্থান সৃষ্টির লক্ষ্যে উপজেলা পর্যায়ে প্রশিক্ষণ কার্যক্রম জোরদারকরণ" প্রকল্পের আওতায় ২৪ দিন

মেয়াদী সনদ পত্র বিষয়ে অপ্রাতিষ্ঠানিক প্রশিক্ষণ কোর্সে কর্ষা (ডি: মার্চ): বিদ্যালয় কেন্দ্রে

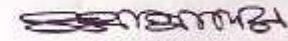
২৫-০৪-২০২৬ তারিখ হতে ২৫-০৪-২০২৬ তারিখ পর্যন্ত অংশগ্রহণ করে সাফলতার সাথে সম্পন্ন করেছেন।



উপজেলা যুব উন্নয়ন কর্মকর্তা

যুব উন্নয়ন অধিদপ্তর

কুমিল্লা উপজেলা।



উপ-পরিচালক

যুব উন্নয়ন অধিদপ্তর

কুমিল্লা জেলা।

Family Picture (Nu With his Father & Mother)



NU With his Mother



Thank You