

Proposed NU Business Name: Alamin Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md Alamin sheikh Vill: Bradia , Post:Jogoti Upazilla : Kushtia, District: Kushtia
Age	:	26 Years
Marital status	:	Married
No. of siblings:	:	1(one) brother and 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. Begum .
(iii) Father's name	:	Md. Shake Sherazul Islam
(iv) GB member's info	:	Branch: Alampur, Group #15, Centre # 17/M, Loan no. 9225 Member since: 2000 , First loan: Tk. 4000, Existing loan: 12,000, Outstanding: All paid .
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	:	Class 5

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 Five 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	:	01925332930
National ID number	:	5017925264904
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 4,000 (Four 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

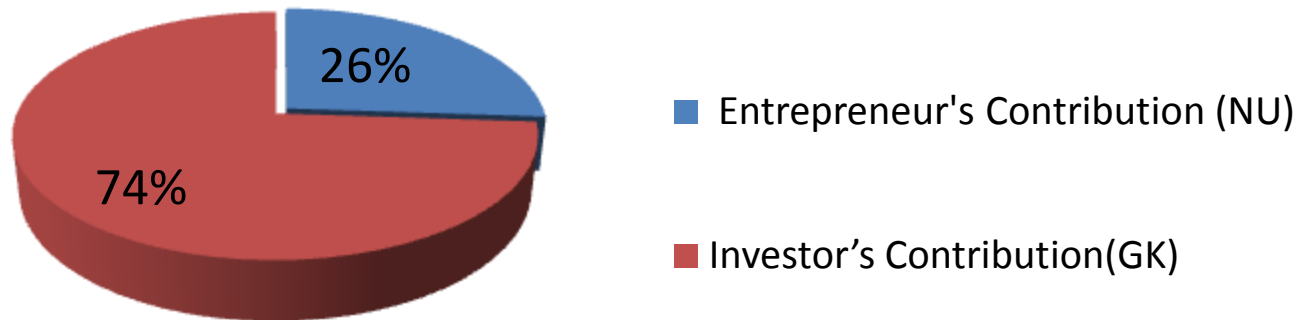
Business Name	:	Alamin Cow Fattening Farm
Address/ Location	:	Baradia , Kushtia
Total Investment in BDT	:	BDT2,30,000/-
Financing	:	Self financing: BDT 60,000/- Required Investment: BDT 170,000/- (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 2,000 (Two thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 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 15,000/-; ➤ Selling price of each cow after every cycle = BDT 80,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1,500/-; ➤ 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)	Proposed Business (BDT)	Total Project Cost (BDT)
	1	2	(1)+(2)
Investments in different categories:			
Cow Shade	50,000		60,000
Cow (03 cows)		120,000	120,000
03 Cow feeding for six month		45,000	45,000
Working capital		15,000	5,000
Total Capital	50,000	180,000	230,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	60,000	26%
Investor's Contribution(GK)	170,000	74%
Total Investment	230,000	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 (two 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			0	0	0	0	0	0	0
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
(B) Total Cost of Sales	165,000	165,000	330,000	173,250	173,250	346,500	181,913	181,913	363,825
Gross profit (GP) [C=(A-B)]	80,400	80,400	160,800	96,420	96,420	192,840	114,441	114,441	228,882
Less: Operating Costs:			0	0	0	0	0	0	0
Electricity bill	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	3000	3000	6,000	3,000	3,000	6,000	4,000	4,000	8,000
Doctors and Medicine	3000	3000	6,000	3,000	3,000	6,000	4,000	4,000	8,000
Mobile bill	1000	1000	2,000	1,000	1,000	2,000	1,100	1,100	2,200
Proposed salary-self	12,000	12,000	24,000	12,000	12,000	24,000	12,000	12,000	24,000
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	1500	1500	3,000	1,500	1,500	3,000	1,500	1,500	3,000
<i>Total Operating Cost (D)</i>	<i>22,900</i>	<i>22,900</i>	<i>45,800</i>	<i>23,020</i>	<i>23,020</i>	<i>46,040</i>	<i>25,246</i>	<i>25,246</i>	<i>50,492</i>
(C-D)Net Profit:	57,500	57,500	115,000	73,400	73,400	146,800	89,195	89,195	178,390
Retained Income:			115,000			146,800			178,390

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: Six months installment including ownership transfer fee after six months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	0	Year 1	Year 2	Year 3
Cash inflow:				
Opening Balance	0	48,000	63,000	66,800
Capital Infusion by UDYOKTA	60,000	0	0	0
Capital Infusion by Investor	170,000	0	0	0
Sales	0	490,800	539,340	592,707
Total Receipts	230,000	538,800	602,340	659,507
<u>Cash Outflow:</u>				
Cost of goods sold	120,000	330,000	346,500	363,825
Operating expenses	2,000	45,800	46,040	50,492
Fixed Asset	60,000	0	0	0
Payback to investor		40,000	75,000	89,000
Total payment	182,000	415,800	467,540	503,317
Closing Balances	48,000	123,000	134,800	156,190

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Unavailability of quality food;
- 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 Executive SB Design Lab on February
28, 2015 at Grameen Kalyan

Thank you



my mother and me




Trade License

ইউনিয়ন পরিষদের খনঃ ফর্ম
একটিমাত্র ও অধিষ্টানের ১২(১) প্রবিধ

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
ট্রেড লাইসেন্স

ক্রমিক নং 433

 ২নং বারখাদা ইউনিয়ন পরিষদ
ডাকঘর, উপজেলা ও জেলাঃ কুষ্টিয়া।

বারি নং- ০৫

লাইসেন্স নং : ৪৩৬/২০১৪-১৫ তারিখ : ২২/০২/১৫

নোকান / কোম্পানী / ফর্ম / প্রতিষ্ঠানের নাম — আনামিন অফ সোর্টা অ্যান্ড কবন

শিতা / স্বামী / মালিকের নাম — মোঃ আনামিন হোসেন

ঠিকানা — বাড়াদী দেয়াতি কুষ্টিয়া


পেশা, ব্যবসা ও যানবাহন প্রকৃতি : অফ সোর্টা অ্যান্ড কবন

বেশ বা বলবৎ থাকার সময় (বৎসর) : ২০১৪-১৫

লাইসেন্সের মেয়াদ ০৫/০৭/২০১৪ হইতে ০৭/০৬/২০১৫ পর্যন্ত।

লাইসেন্স ফি সর্বমোট টাকার

স্বাক্ষর {
করবে তিন সপ্তাহ সময় অল্পিস্তরীতাক্ষ



স্বাক্ষরিত করিয়া
উপজেলা নির্বাহী কর্মকর্তার
পরিচালনা কার্যালয়

Thank You