



**Grameen Kalyan**

**Proposed NU Business Name : Shahin Cow Fattening farm**



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

Name and address	:	Md Shahin Biswas Vill: Belghoria, Post: Shostipur, Upazilla : Kushtia, District: Kushtia
Age	:	28 Years
Marital status	:	Married
No. of siblings:	:	2(two) brothers and 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  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. Momotaj Begum Md. Abdul Rahim Biswas Branch: Alampur, Group # 04, Centre # 58/M, Loan no.: 5798/1, Member since: 2009, First loan: Tk. 10,000, Last GB Loan: 16,000, Outstanding: All paid 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.)	:	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 9 years practical experience in this business. 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	:	01932165587
National ID number	:	6017956458801
NU Project Source/Reference	:	GK

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2009. At first she took GB loan BDT 10,000 (Ten thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow fattening business.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

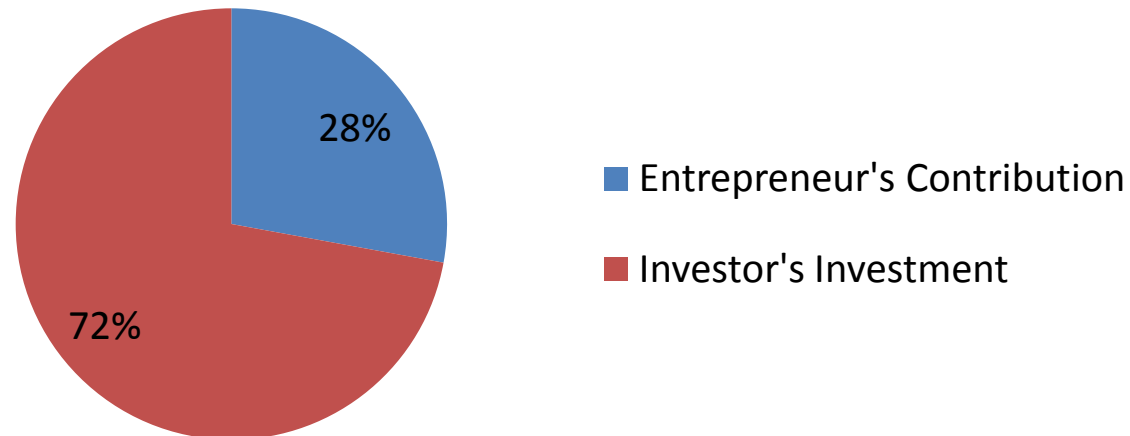
Project's Name	:	Shahin Cow Fattening Farm
Address/ Location	:	Belghori, Kushtia
Total Investment	:	BDT 305,000
Financing	:	Self financing: BDT 85,000 Required Investment: BDT 220,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT <b>3,000</b> (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK. 40,000/- each;</li> <li>➤ In every six moths all the 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 15,000/-;</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***

<b>Particulars</b>	<b>Proposed Project Cost (BDT)</b>
<b>Investments in different categories:</b>	
Cow Shade	60,000
Cow	160,000
4 Cow feeding for six month	60,000
Water Supply Motor	10,000
Electrical fittings	2,000
Cow feeding Appliance	3,000
Working Capital	10,000
<b>Total Capital</b>	<b>305,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	85,000	28
Investor's Contribution(GK)	220,000	72
<b>Total Investment</b>	<b>305,000</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)	320,000	320,000	640,000	336,000	336,000	672,000	352,800	352,800	705,600
Cow Dung Sales	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
<b>(A) Total Revenue</b>	<b>326,000</b>	<b>326,000</b>	<b>652,000</b>	<b>342,300</b>	<b>342,300</b>	<b>684,600</b>	<b>359,415</b>	<b>359,415</b>	<b>718,830</b>
<b>Less: Cost of sales</b>			-	-	-	-	-	-	-
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
<b>(B) Total Cost of Sales</b>	<b>220,000</b>	<b>220,000</b>	<b>440,000</b>	<b>231,000</b>	<b>231,000</b>	<b>462,000</b>	<b>242,550</b>	<b>242,550</b>	<b>485,100</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>106,000</b>	<b>106,000</b>	<b>212,000</b>	<b>111,300</b>	<b>111,300</b>	<b>222,600</b>	<b>116,865</b>	<b>116,865</b>	<b>233,730</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
<b>Non Cash Item:</b>			-	-	-	-	-	-	-
Depreciation Expenses	8,200	8,200	16,400	8,200	8,200	16,400	8,200	8,200	16,400
<b>Total Operating Cost (D)</b>	<b>37,400</b>	<b>37,400</b>	<b>74,800</b>	<b>39,270</b>	<b>39,270</b>	<b>78,540</b>	<b>41,234</b>	<b>41,234</b>	<b>82,467</b>
<b>(C-D)Net Profit:</b>	<b>68,600</b>	<b>68,600</b>	<b>137,200</b>	<b>72,030</b>	<b>72,030</b>	<b>144,060</b>	<b>75,632</b>	<b>75,632</b>	<b>151,263</b>
<b>Retained Income:</b>			<b>137,200</b>			<b>144,060</b>			<b>151,263</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.)***

	<b>0</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<u><i>Cash inflow:</i></u>				
Opening Balance	0	61,000	114,200	168,260
Capital Infusion by Udyokta	85,000			
Capital Infusion by Investor	220,000			
Sales	0	652,000	684,600	718,830
Total Receipts	305,000	713,000	798,800	887,090
<u><i>Cash Outflow:</i></u>				
Cost of goods sold	160,000	440,000	462,000	485,100
Operating expenses	2,000	74,800	78,540	82,467
Fixed Asset	82,000			
Payback to investor		84,000	90,000	90,000
Total payment	244,000	598,800	630,540	657,567
Closing Balances	61,000	114,200	168,260	229,523

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

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

Thank you

# Pictures

# My parents and me





# Trade License

ইউনিয়ন পরিষদের ৭নং ফরম  
একাউন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং - 1201

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

ছবি

বহি নং - ১৩ লাইসেন্স নং : ১৩০২ তারিখ : ১/১১/২০১৮ ইং

দোকান / কোম্পানী / ফর্ম / গ্রহীতার নাম সামসীন সার মোর্শিদুল হাকিম খান

স্বত্বাধী / স্বামী / মালিকের নাম শ্রীঃ সামসীন চন্দ্র

ঠিকানা কলকোঠিয়া সিম্পলি কুষ্টিয়া সদর কুষ্টিয়া

পেশা বাসিন্দা ও যানবাহন প্রভৃতি সার মোর্শিদুল হাকিম খান

বৈধ বা কলবৎ থাকার সময় (বৎসর) ২০১৮-২০১৯ ইং পর্যন্ত

লাইসেন্সের মেয়াদ ইং ১/১১/২০১৮ হইতে ইং ১/১১/২০১৯ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ২০০০০/- কথায় দুই হাজার টকা মাত্র।

চেয়ারম্যান ১৪  
৬ নং জিয়ারখী ইউনিয়ন পরিষদ  
কুষ্টিয়া সদর, কুষ্টিয়া।

**Thank You**