



Grameen Kalyan

Proposed NU Business Name: *Shimul cow fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md : Shimul Islam . Vill:Baliapara. Post: Alampur Upazilla : Kushtia, District: Kushtia
Age	: 18 Years.
Marital status	: Single.
No. of siblings:	: 2(Two) brothers & 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. Morjina khatun . : Md. Sohikul Islam. : Branch: Alampur, Group # 04, Centre # 01/M, Loan no.: 1079, Member since:2007, First loan: Tk. 5,000, Last loan: 50,000, Outstanding: 15350 : Father. : No : Nil : Nil : Nil
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.)	:	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 Two 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	:	01773553139
National ID number	:	19975017956031383
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 5,000 (Five 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

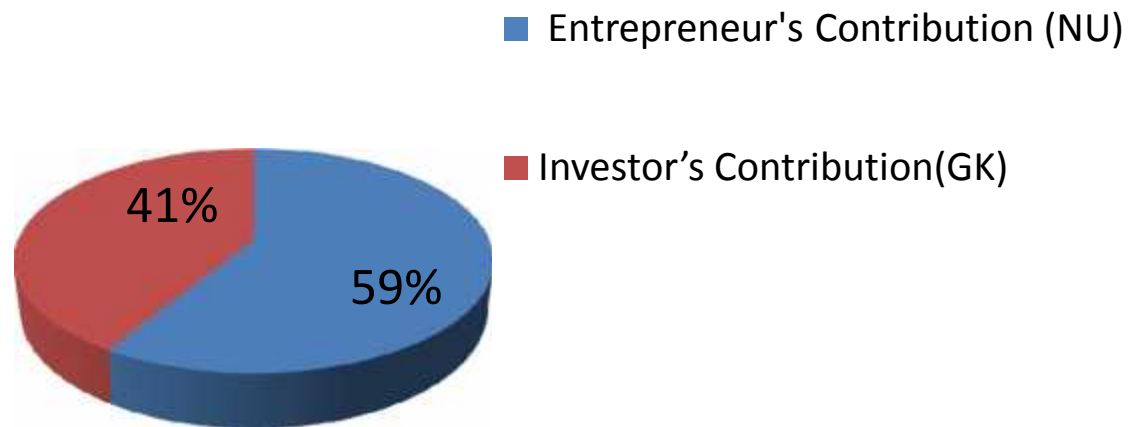
Project's Name	:	Shimul Cow Fattening Farm.
Address/ Location	:	Vill.Baliapara , Post: Alampur,Kushtia.
Total Investment	:	BDT :4,84,000/-
Financing	:	Self financing: BDT :2,84,000/- Required Investment: BDT : 2,00,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :4000 (Four thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 5 cows @ TK. 50,000/- each; ➤ In every six months 5 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 per cycle BDT 20,000/- ➤ Selling price of each cow after every cycle BDT 90,000/-; ➤ 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 Early 2015.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow Shade (Ready)	110,000	-		110,000
Cows (Five cows)	60000	0	200,000	260,000
5 Cows feeding for six month	0	100,000	0	100,000
Fan	-	3,000	0	3,000
Water Supply Motor	5,000		0	5,000
Electrical fittings	-	1,000	0	1,000
Cash in hand	5,000	0	0	5,000
Total Capital	180,000	104,000	200,000	484,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	284,000	59
Investor's Contribution(GK)	200,000	41
Total Investment	484,000	100%



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

	Year 1	Year 2	Year 3
Cash inflow:			
Opening Balance	5,000	259,400	367,040
Capital Infusion by Investor	200,000	0	0
Sales	918,000	1,008,900	1,108,845
Total Receipts	1,123,000	1,268,300	1,475,885
Cash Outflow:			
Cost of goods sold	700,000	735,000	771,750
Operating expenses	83,600	86,260	89,186
Payback to investor	80,000	80,000	80,000
Total payment	863,600	901,260	940,936
Closing Balances	259,400	367,040	534,949

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 7th SB Ex. Design Lab on 1st of
September, 2015 at Grameen Kalyan

Thank you









My family







My mother & me





Trade License

ইউনিয়ন পরিষদের ৭নং ফরম
একাউন্ট ও আউট কলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং - 1069

ট্রেড লাইসেন্স

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

বহি নং - ১১ লাইসেন্স নং : ১০৩৯ তারিখ : ০৭/০৩/১৫

নোংরা / কোম্পানী / ফার্ম / মহাতার নাম মিঃ মুনীর হুমায়ুন মেসার্স/বস্ত্র শ্রমিক

স্বামী / মালিকের নাম শ্রীঃ মোঃ মুনীর হুমায়ুন

পেশা বা বসায় ও যানবাহন প্রভৃতি বস্ত্র শ্রমিক/বস্ত্র শ্রমিক, কুষ্টিয়া সদর, কুষ্টিয়া

ইউনিয়ন বা বলবৎ থাকার সময় (বৎসর) ১৯৮৮-১৯৮৯ খ্রিঃ বর্ষ

লাইসেন্সের মেয়াদ ইং ১৯৮৮-১৯৮৯ খ্রিঃ বর্ষ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ২০০/০০০০ = ২০০/-
কথায় দুইশত টকা মাত্র মাত্র

মোঃ মুনীর হুমায়ুন
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।