



Grameen Kalyan

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



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|--|---|--|
| Name and address | : | MD.Milon Hossen. Vill: Belghoria (Colonipara) , Post: Swastipur, Upazilla : Kushtia, District: Kushtia |
| Age | : | 25 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. Aysha Khatun Md. Robeul Islam. Branch: Alampur, Group # 04, Centre # 03/M, Loan no.: 1502/2 Member since: 2010, First loan: Tk 10,000, Existing loan: 50,000, Outstanding: 37910 Father . No Nil Nil Nil |
| Education, till to date | : | B.B.A |

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 Five 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 | : | 01735808915 |
| National ID number | : | 5017956000145 |
| NU Project Source/Reference | : | GK |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. 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 rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

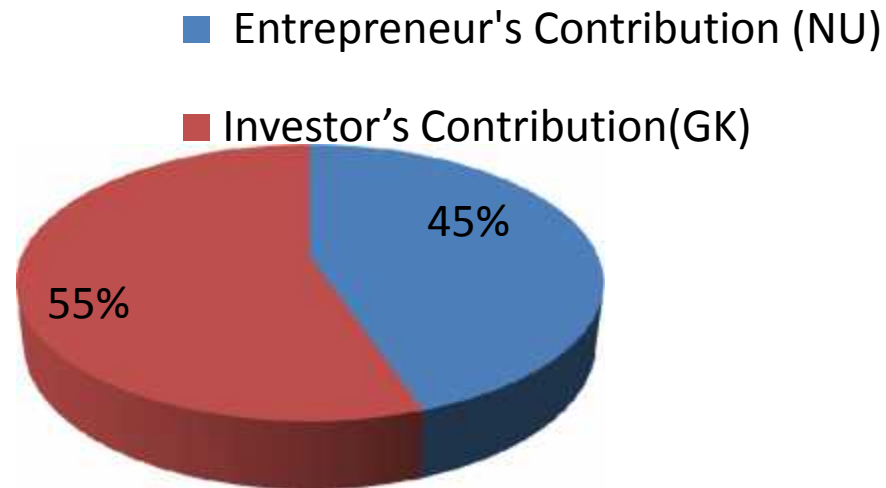
| | | |
|---------------------------------------|---|---|
| Project's Name | : | <i>Akundo</i> Cow Fattening Farm. |
| Address/ Location | : | Belghoria (Colonipara),Kushtia. |
| Total Investment | : | BDT :1,72,000 /- |
| Financing | : | Self financing: BDT : 77,000 /- Required Investment: BDT : 95,000/- (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 2 cows @ TK. 30,000/- each; ➤ In every six months the 2 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 65,000/-; ➤ 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 in early 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 (Repair) | | 70,000 | - | 70,000 |
| Cow(Two cows) | 0 | 0 | 60,000 | 60,000 |
| 2 Cows feeding for six month | | 0 | 30,000 | 30,000 |
| Medicine | | | 5,000 | 5,000 |
| Fan | - | 3,000 | | 3,000 |
| Cash in hand | - | 4,000 | 0 | 4,000 |
| Total Capital | 0 | 77,000 | 95,000 | 172,000 |

Source of Finance

| Source | Amount in BDT | In% |
|----------------------------------|----------------|-------------|
| Entrepreneur's Contribution (NU) | 77,000 | 45 |
| Investor's Contribution(GK) | 95,000 | 55 |
| Total Investment | 172,000 | 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) | 130,000 | 130,000 | 260,000 | 143,000 | 143,000 | 286,000 | 157,300 | 157,300 | 314,600 |
| Cow Dung Sales | 3,600 | 3,600 | 7,200 | 3,780 | 3,780 | 7,560 | 3,969 | 3,969 | 7,938 |
| (A) Total Revenue | 133,600 | 133,600 | 267,200 | 146,780 | 146,780 | 293,560 | 161,269 | 161,269 | 322,538 |
| Less: Cost of sales | | | | | | | | | |
| Cow Cost | 60,000 | 60,000 | 120,000 | 63,000 | 63,000 | 126,000 | 66,150 | 66,150 | 132,300 |
| Cow Food | 30,000 | 30,000 | 60,000 | 31,500 | 31,500 | 63,000 | 33,075 | 33,075 | 66,150 |
| (B) Total Cost of Sales | 90,000 | 90,000 | 180,000 | 94,500 | 94,500 | 189,000 | 99,225 | 99,225 | 198,450 |
| Gross profit (GP) [C=(A-B)] | 43,600 | 43,600 | 87,200 | 52,280 | 52,280 | 104,560 | 62,044 | 62,044 | 124,088 |
| Less: Operating Costs: | | | | | | | | | |
| Electricity bill | 900 | 900 | 1,800 | 990 | 990 | 1,980 | 1,089 | 1,089 | 2,178 |
| Transportation | 2000 | 2000 | 4,000 | 2,200 | 2,200 | 4,400 | 2,420 | 2,420 | 4,840 |
| Doctors and Medicine | 2000 | 2000 | 4,000 | 2,200 | 2,200 | 4,400 | 2,420 | 2,420 | 4,840 |
| 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 | 2500 | 2500 | 5,000 | 2,500 | 2,500 | 5,000 | 2,500 | 2,500 | 5,000 |
| Total Operating Cost (D) | 27,500 | 27,500 | 55,000 | 28,200 | 28,200 | 56,400 | 28,970 | 28,970 | 57,940 |
| (C-D) Net Profit: | 16,100 | 16,100 | 32,200 | 24,080 | 24,080 | 48,160 | 33,074 | 33,074 | 66,148 |
| Retained Income: | | | 32,200 | | | 48,160 | | | 66,148 |

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 |
|------------------------------|---------|---------|---------|
| <u>Cash inflow:</u> | | | |
| Opening Balance | 0 | 174,200 | 182,360 |
| Capital Infusion by UDYOKTA | 77,000 | 0 | 0 |
| Capital Infusion by Investor | 95,000 | 0 | 0 |
| Sales | 267,200 | 293,560 | 322,538 |
| Total Receipts | 439,200 | 467,760 | 504,898 |
| <u>Cash Outflow:</u> | | | |
| Cost of goods sold | 180,000 | 189,000 | 198,450 |
| Operating expenses | 55,000 | 56,400 | 57,940 |
| Payback to investor | 30,000 | 40,000 | 44,000 |
| Total payment | 265,000 | 285,400 | 300,390 |
| Closing Balances | 174,200 | 182,360 | 204,508 |

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 11th Ex. SB Design Lab on 14th January,
2016 at Grameen Kalyan.

Thank you

Pictures

My mother and me















Trade License

ইউনিয়ন পরিষদের ৭নং ফরম

একাউন্ট ও অডিট রপোর ১২ (১) নিয়ম প্রযোজ্য।

ক্রমিক নং

1446



ট্রেড লাইসেন্স

৬ নং জিয়ারখী ইউনিয়ন পরিষদ

উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া।

ছবি

বহি নং - ১৫

লাইসেন্স নং : ১৪৪৬

তারিখ : ১৩/০৯/০১৫

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম

ডাকনাম ডাক মোটরজোকারন ফার্ম

পিতা / স্বামী / মালিকের নাম

শ্রীঃ মোঃ মিলন হোসেন

ঠিকানা

বিলকুড়িয়া, ষাণ্ডিপুর, কুষ্টিয়া সদর কুষ্টিয়া

পেশা ব্যবসা ও যানবাহন প্রভৃতি

ডাক মোটরজোকারন ফার্ম

বৈধ বা বলবৎ থাকার সময় (বৎসর)

২০১৫-২০১৬ হইতে ২০১৬

লাইসেন্সের মেয়াদ ইং

হইতে ইং ৩০/০৯/১৫ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ

অংকে টাকা

২০০ + ৩০০০ = ২৬০০

কথায়

দুইশত ষাণ্ডি টাকা

মাত্র।

চেয়ারম্যান
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া

Thank You