



**Grameen Kalyan**

**Proposed NU Business Name: *Sharmin cow fattening farm***



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

Name and address	: Sharmin khatun . Vill:Belghorea(charpara). Post: Swastipur Upazilla : Kushtia, District: Kushtia
Age	: 24 Years.
Marital status	: Single.
No. of siblings:	: 1 (one) brother & 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.Nasima Begum . : Md. Shokot Biswas : Branch: Alampur, Group # 02, Centre # 40/M, Loan no: 3535, Member since:2008, First loan: Tk. 5,000, Last loan: 10,000, Outstanding: 4620 : Father. : No : Nil : Nil : Nil
Education, till to date	: B.S.S

## ***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 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	:	01981930512
National ID number	:	5017956000112
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 5,000 (Five thousand) and used agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

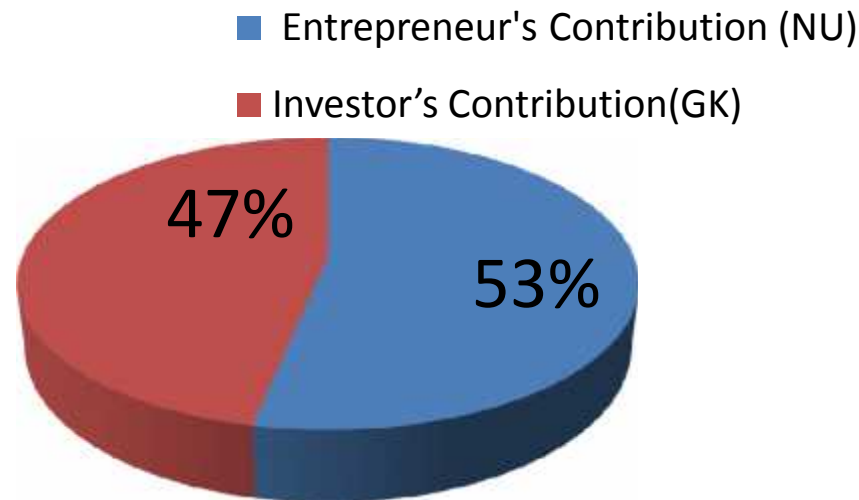
Project's Name	:	Sharmin Cow Fattening Farm.
Address/ Location	:	Vill.Belghoria , Post: Swastipur,Kushtia.
Total Investment	:	<b>BDT :1,47,500 /-</b>
Financing	:	Self financing: <b>BDT :57,500/-</b> Required Investment: <b>BDT :90,000 /-</b>
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :2000 (two thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 30,000/- each;</li> <li>➤ In every six months 3 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 per cycle BDT 15,000/-</li> <li>➤ Selling price of each cow after every cycle BDT 65,000/-;</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 in early 2016.</li> </ul>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business</b>	<b>Proposed Business</b>		<b>Total (BDT)</b>
		<b>NU</b>	<b>Investor</b>	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4(1+2+3)</b>
<b>Investments in different categories:</b>				
Cow Shade (Repair)	10,000	40,000	-	50,000
Cows(Three cows)	30000	0	60,000	90,000
Two cows feeding & medicine cost	0	15,000	30,000	45,000
Fan	-	2,000	0	2,000
Electrical fittings	-	500	0	500
Cash in hand	5,000	0	0	5,000
<b>Total Capital</b>	<b>45,000</b>	<b>57,500</b>	<b>90,000</b>	<b>192,500</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	102,500	53
Investor's Contribution(GK)	90,000	47
<b>Total Investment</b>	<b>192,500</b>	<b>100%</b>



# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

<b>Particulars</b>	<b>Year 1 (BDT)</b>			<b>Year 2 (BDT)</b>			<b>Year 3 (BDT)</b>		
	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)	195,000	195,000	390,000	214,500	214,500	429,000	235,950	235,950	471,900
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
<b>(A) Total Revenue</b>	<b>200,400</b>	<b>200,400</b>	<b>400,800</b>	<b>220,170</b>	<b>220,170</b>	<b>440,340</b>	<b>241,904</b>	<b>241,904</b>	<b>483,807</b>
<b>Less: Cost of sales</b>									
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
<b>(B) Total Cost of Sales</b>	<b>135,000</b>	<b>135,000</b>	<b>270,000</b>	<b>141,750</b>	<b>141,750</b>	<b>283,500</b>	<b>148,838</b>	<b>148,838</b>	<b>297,675</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>65,400</b>	<b>65,400</b>	<b>130,800</b>	<b>78,420</b>	<b>78,420</b>	<b>156,840</b>	<b>93,066</b>	<b>93,066</b>	<b>186,132</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	12,000	12,000	24,000	12,000	12,000	24,000	18,000	18,000	36,000
Other Expenses	900	900	1,800	990	990	1,980	1,089	1,089	2,178
<b>Non Cash Item:</b>									
Depreciation Expenses	3850	3850	7,700	3,850	3,850	7,700	3,850	3,850	7,700
<b>Total Operating Cost (D)</b>	<b>24,550</b>	<b>24,550</b>	<b>49,100</b>	<b>25,420</b>	<b>25,420</b>	<b>50,840</b>	<b>32,377</b>	<b>32,377</b>	<b>64,754</b>
<b>(C-D)Net Profit:</b>	<b>40,850</b>	<b>40,850</b>	<b>81,700</b>	<b>53,000</b>	<b>53,000</b>	<b>106,000</b>	<b>60,689</b>	<b>60,689</b>	<b>121,378</b>
<b>Retained Income:</b>	<b>81,700</b>		<b>106,000</b>			<b>121,378</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.)***

	Year 1	Year 2	Year 3
<b><u>Cash inflow:</u></b>			
Opening Balance	0	242,200	312,200
Capital Infusion by UDYOKTA	102,500	0	0
Capital Infusion by Investor	90,000	0	0
Sales	400,800	440,340	483,807
Total Receipts	593,300	682,540	796,007
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	49,100	50,840	64,754
Payback to investor	32,000	36,000	40,000
Total payment	351,100	370,340	402,429
Closing Balances	242,200	312,200	393,578

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- 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 12<sup>th</sup> Ex. SB Design Lab on 31<sup>st</sup>  
January, 2016 at Grameen Kalyan

Thank you







# My mother & Me









# Trade License

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

ক্রমিক নং 1075

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

বহি নং - ১১ লাইসেন্স নং : ১০৭৩ তারিখ : ২৪/০৬/০২৪

স্বত্বস্বত্ব / কোম্পানী / ফর্ম / প্রতীকার নাম আব্দুল মিন চাক কোম্পানী লিমিটেড

পিতা / প্রাণী / মালিকের নাম শ্রীঃ মোছাঃ আব্দুল মিন চাক

ঠিকানা: বেলকতিয়া চওলা, সিন্ধুপুর, কুষ্টিয়া সদর, কুষ্টিয়া জেলা

পেশা / কারবার ও যানবাহন প্রভৃতি চাক কোম্পানী লিমিটেড

বেস বা বলবৎ থাকার সময় (বৎসর) ২০২৪-২০২৫ খ্রঃ অব্দ

লাইসেন্সের মেয়াদ ইং ২০২৪/০৬/০২৪ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অথকে টাকা ২০০+৩০০০০=৩০২০০  
কথায় তুইশত মিন দীয়া মাত্র।

মোঃ আব্দুল মিন চাক  
৬ নং জিয়ারখী ইউনিয়ন পরিষদ  
কুষ্টিয়া সদর, কুষ্টিয়া।

**Thank You**