



*Grameen kalyan*

*Proposed NU Business Name : Hazrat Jalal uddin  
cow fattening farm.*



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

Name and address	: Md. Kamruzzaman Apel Vill: Dahakula, Post: Dahakula Upazilla : Kushtia, District: Kushtia
Age	: 31 Years.
Marital status	: Married.
No. of siblings:	: 2 (Two) brothers.
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. Josna Begum. : Md. Samsuzzaman (Dalim) : Branch: Alampur, Group # 05, Centre # 44/M, Loan no.:4143/1, Member since: 2005, First loan: Tk. 10,000, Last GB Loan: 1,00,000, Outstanding: All paid . : Father : No : Nil : Nil : Nil
Education, till to date	: Class Ten

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Farmer
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 Four years cow rearing experiences. He will also get support from her Mother.
Other Own/Family Sources of Income	:	Father's income from homeopathic Clinic.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01838287791
National ID number	:	19845017918000015.
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2005. 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**

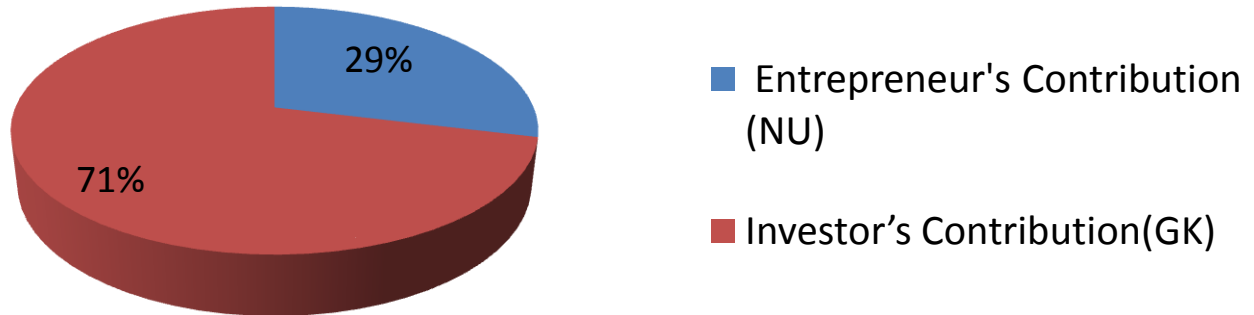
Business Name	:	Hazrat Jalal uddin Cow Fattening Farm.
Address/ Location	:	Dahakula, Kushtia.
Total Investment in BDT	:	<b>BDT 3,02,000/-</b>
Financing	:	Self financing: <b>BDT 87,000/-</b> Required Investment: <b>BDT 2,15,000/-</b> (as equity).
Present salary/drawings from business	:	Nil .
Proposed Salary	:	<b>BDT 2,000</b> (Two thousand only).
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 50,000/- each;</li> <li>➤ In every six months the 3 cows will be sold and new cow will purchase; i.e. each cycle of cow fattening will be for six months;</li> <li>➤ Feeding cost of each cow/cycle = BDT 20000/-,.</li> <li>➤ Selling price of each cow after every cycle = BDT 90,000/-;</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>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
<b>Investments in different categories:</b>			
Cow Shade	60,000	10000	70,000
Cow (Three cows )		150,000	150,000
3 Cow feeding for six month		60,000	60,000
Water Supply Motor		7,000	7,000
Fan & Electrical fittings		5,000	5,000
Cash in hand	10000	0	10,000
<b>Total Capital</b>	<b>70,000</b>	<b>232,000</b>	<b>302,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	87,000	29%
Investor's Contribution(GK)	215,000	71%
<b>Total Investment</b>	<b>302,000</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)	270,000	270,000	540,000	297,000	297,000	594,000	326,700	326,700	653,400
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>275,400</b>	<b>275,400</b>	<b>550,800</b>	<b>302,670</b>	<b>302,670</b>	<b>605,340</b>	<b>332,654</b>	<b>332,654</b>	<b>665,307</b>
<b>Less: Cost of sales</b>									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
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>210,000</b>	<b>210,000</b>	<b>420,000</b>	<b>220,500</b>	<b>220,500</b>	<b>441,000</b>	<b>231,525</b>	<b>231,525</b>	<b>463,050</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>65,400</b>	<b>65,400</b>	<b>130,800</b>	<b>82,170</b>	<b>82,170</b>	<b>164,340</b>	<b>101,129</b>	<b>101,129</b>	<b>202,257</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1200	1200	2,400	1,200	1,200	2,400	1,500	1,500	3,000
Transportation	3000	3000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	3000	3000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary	12,000	12,000	24,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
<b>Non Cash Item:</b>									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
<b>Total Operating Cost (D)</b>	<b>24,300</b>	<b>24,300</b>	<b>48,600</b>	<b>30,705</b>	<b>30,705</b>	<b>61,410</b>	<b>31,430</b>	<b>31,430</b>	<b>62,861</b>
<b>(C-D)Net Profit:</b>	<b>41,100</b>	<b>41,100</b>	<b>82,200</b>	<b>51,465</b>	<b>51,465</b>	<b>102,930</b>	<b>69,698</b>	<b>69,698</b>	<b>139,397</b>
<b>Retained Income:</b>			<b>82,200</b>			<b>102,930</b>			<b>139,397</b>

**Notes: 1. Agreed Grace period: Six Months.**

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



# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Cash inflow:</b>			
Opening Balance	0	314,200	327,130
Capital Infusion by UDYOKTA	87000	0	0
Capital Infusion by Investor	215000	0	0
Sales	550,800	605,340	665,307
Total Receipts	852,800	919,540	992,437
<b>Cash Outflow:</b>			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	48,600	61,410	62,861
Payback to investor	70,000	90,000	98,000
Total payment	538,600	592,410	623,911
Closing Balances	314,200	327,130	368,526

# 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 3<sup>rd</sup> SB Ex. Design Lab on 29<sup>th</sup>  
April, 2015 at Grameen Kalyan

Thank you



# Family photo















# Trade License

ইউনিয়ন পরিষদের ৭নং ফরম  
একটুকু ও অডিট রপলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং -  
781



## ট্রেড লাইসেন্স ৫ নং আলামপুর ইউনিয়ন পরিষদ

ফি নং - ০৬

উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলাঃ- কুষ্টিয়া।

ইসেন্স নংঃ ২৫৩/২০১৫

তারিখঃ- ২২/০৬/২০১৫

স্বত্বাধিকারী/কোম্পানী/ফার্ম/গ্রহীতার নামঃ হুমরত আলম উদ্দিন গরু মোটাজাকারন আমার

তা/স্বামী/মালিকের নামঃ শ্রীঃ শ্রীঃ কমরুদ্দাহমান আমদেল

স্বানাঃ গ্রামঃ পোঃ চরকুলা স্থানাঃ জেলাঃ কুষ্টিয়া

ব্যবসা ও যানবাহন প্রভৃতিঃ গরু মোটাজাকারন

বা বলবৎ থাকার সময় (বৎসর)ঃ ১২ মাস

সময়ের মেয়াদঃ জুলাই ২০১৫ ইং হইতে জুন ২০১৬ ইং পর্যন্ত।

টাকার পরিমাণ

{ অংকে টাকা ২৫৩০০/০০০  
কথায় দুইশত ত্রিশ টাকা

স্বাক্ষরিত ট্যাক্স পরিশোধ করুন।

চেয়ারম্যান  
৫নং আলামপুর ইউনিয়ন পরিষদ  
উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলাঃ- কুষ্টিয়া।

**Thank You**