



Grameen Kalyan

Proposed NU Business Name : Anwar Cow Fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md Anwar Hossain Vill: Belghoria, Post: Shostipur, Upazilla : Kushtia, District: Kushtia
Age	:	18 Years
Marital status	:	Single
No. of siblings:	:	1(one) brother and 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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Asheha Begum</p> <p>Md. Ainal Sheikh</p> <p>Branch: Alampur, Group # 03, Centre # 58/M, Loan no.: 3754, Member since: 2006, First loan: Tk. 5,000, Existing loan: 16,000, Outstanding: 9,000</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	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 has practical experience in this business. This was his family business because my father used to do cow fattening. : 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	:	01749065451
National ID number	:	Nil
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 8,000 (Eight thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Anwar Cow Fattening Farm
Address/ Location	:	Belghori, Kushtia
Total Investment	:	BDT 420,000
Financing	:	Self financing: BDT 120,000 Required Investment: BDT 300,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 3,000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 6 cows @ TK. 40,000/- each; ➤ In every six months the 6 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 75,000/-; ➤ 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.

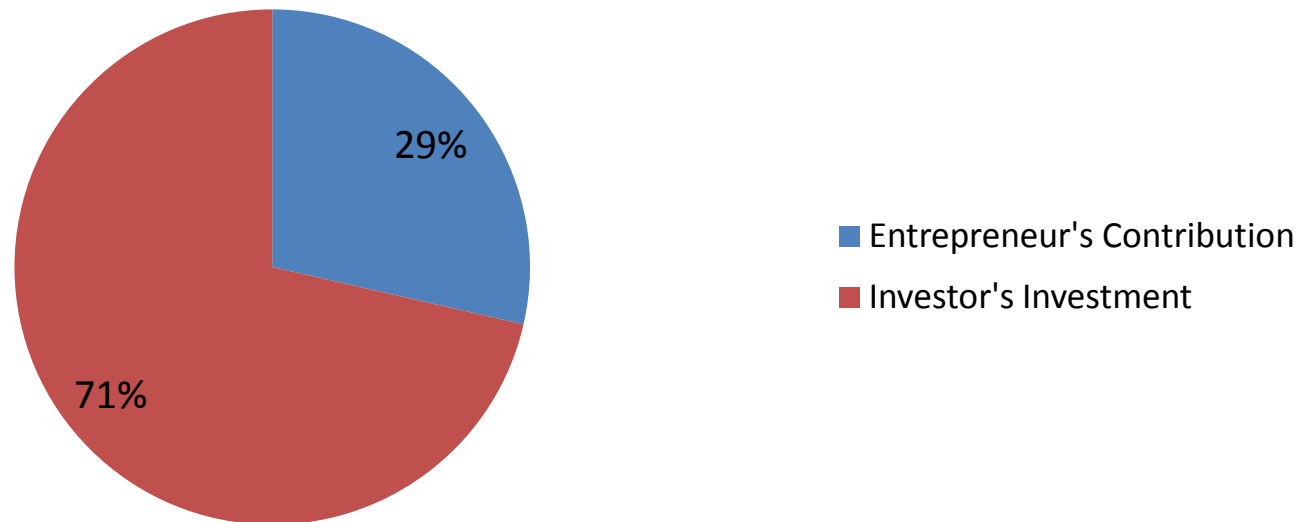
PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/Property (BDT) (1)	Proposed (BDT) (2)	Total Project Cost (BDT) (1)+(2)
Investments in different categories:			
Cow Shade (Repair)	25,000	50,000	75,000
Cow	40,000	200,000	240,000
6 Cows feeding for six month		90,000	90,000
Water Supply Motor	-	10,000	10,000
Electrical fittings	-	2,000	2,000
Cow feeding Appliance	-	3,000	3,000
Total Capital	65,000	355,000	420,000

Note : The total project cost is BDT 420,000 and from the above table you can see that the entrepreneur has already invested BDT 65,000 . Now the entrepreneur needs BDT 355,000 to extend the business and he wants BDT 300,000 from the investor and BDT 55,000 will be invested by himself. So in proposed business plan his total investment will be BDT 120,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	120,000	29
Investor's Contribution(GK)	300,000	71
Total Investment	420,000	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)	450,000	450,000	900,000	472,500	472,500	945,000	496,125	496,125	992,250
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
(A) Total Revenue	459,000	459,000	918,000	481,950	481,950	963,900	506,048	506,048	1,012,095
Less: Cost of sales			-	-	-	-	-	-	-
Cow Cost	240,000	240,000	480,000	252,000	252,000	504,000	264,600	264,600	529,200
Cow Food	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
(B) Total Cost of Sales	330,000	330,000	660,000	346,500	346,500	693,000	363,825	363,825	727,650
Gross profit (GP) [C=(A-B)]	129,000	129,000	258,000	135,450	135,450	270,900	142,223	142,223	284,445
Less: Operating Costs:			-	-	-	-	-	-	-
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	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill (SMS & Reporting inclusive)	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Ownership Transfer Fee (every six month)	10,000	10,000	20,000	10,000	10,000	20,000	10,000	10,000	20,000
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
Non Cash Item:			-	-	-	-	-	-	-
Depreciation Expenses	9,000	9,000	18,000	13,500	9,000	22,500	9,000	9,000	18,000
Total Operating Cost (D)	50,200	50,200	100,400	52,710	52,710	105,420	55,346	55,346	110,691
(C-D)Net Profit:	78,800	78,800	157,600	82,740	82,740	165,480	86,877	86,877	173,754
Retained Income:			157,600			165,480			173,754

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 0	Year 1	Year 2	Year 3
<u>Cash inflow</u>				
Opening Balance	0	88,000	145,600	211,080
Capital Infusion by UDYOKTA	120,000			
Capital Infusion by Investor	300,000			
Sales	0	918,000	963,900	1,012,095
Total Receipts	420,000	1,006,000	1,109,500	1,223,175
<u>Cash Outflow:</u>				
Cost of goods sold	240,000	660,000	693,000	727,650
Operating expenses	2,000	100,400	105,420	110,691
Fixed Asset	90,000			
Payback to investor		100,000	100,000	100,000
Total payment	332,000	860,400	898,420	938,341
Closing Balances	88,000	145,600	211,080	284,834

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Unavailability of quality food;
- 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 40th SB Design Lab on December 14,
2014 at Yunus Centre

Thank you

Pictures

My parents and me





Trade License

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

ক্রমিক নং - 1204



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



বহি নং - ১৩ লাইসেন্স নং : ২০৪

তারিখ : ১১/৩/২০১৮

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম মো: হোসেন হোসেন হোসেন হোসেন

পিতা / স্বামী / মালিকের নাম মো: মো: হোসেন হোসেন

ঠিকানা কোলকাতা স্ট্রিট কুষ্টিয়া সদর, কুষ্টিয়া

পেশা ব্যবসা ও যানবাহন প্রভৃতি মো: মো: হোসেন হোসেন

বৈধ বা বলবৎ থাকার সময় (বৎসর) ২০১৮-২০১৯

লাইসেন্সের মেয়াদ ইং হইতে ইং ১১/৩/২০১৮ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অঙ্কে টাকা ২০০০০=২০০/২
কথায় দুই হাজার টাকা মাত্র।

Signature
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

Thank You