



Grameen kalyan Proposed NU Business
Name : **Oishi cow fattening farm .**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|---|---|--|
| Name and address | : | Md. Rasel Ahmed Vill: Hashimpur, Post: Moragacha Upazilla : Khoksha, District: Kushtia |
| Age | : | 22 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. Mst. Maleka Khatun</p> <p>Md. Mokajjel Hossain</p> <p>Branch: Khoksha, Group # 5, Centre # 65/M, Loan no. 6226, Member since: 1995, First loan: Tk. 5,000, Last GB loan: 90,000, Outstanding: 30,000</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p> |
| Education, till to date | : | H.S.C |

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.) | : | He got 25 days training on cow rearing from youth development department, kushtia. |
| Other Own/Family Sources of Income | : | Agriculture farming. |
| Other Own/Family Sources of Liabilities | : | Nil |
| Contact number | : | 01911039303 |
| National ID number | : | 19935016347000012 |
| NU Project Source/Reference | : | Grameen Kalyan, Kumarkhali Unit, Kushtia. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1995. At first she took GB loan BDT 5,000 (Five thousand) and used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

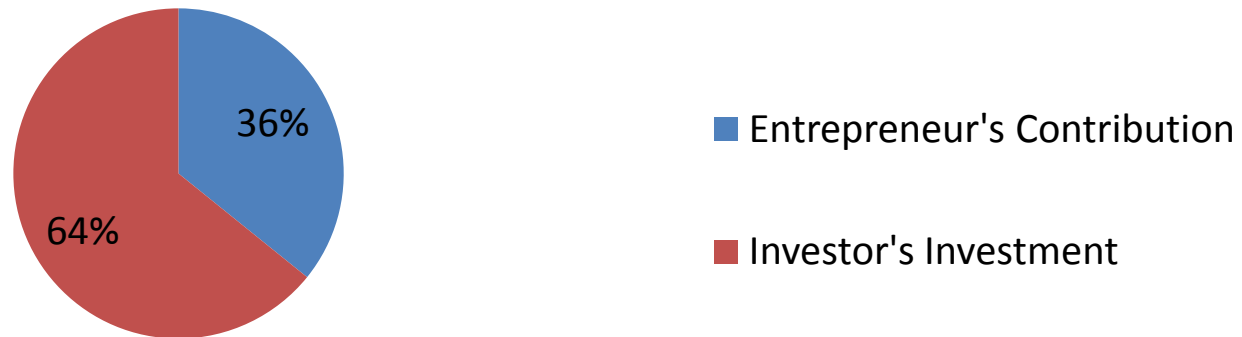
| | | |
|---|---|--|
| Business Name | : | Oishi Cow Fattening Farm |
| Address/ Location | : | Hashimpur, Moragacha, Khoksha, Kushtia |
| Total Investment in BDT | : | BDT : 302,000 |
| Financing | : | Self financing: BDT : 1,10,000 Required Investment: BDT : 1,92,000 (as equity) |
| Present salary/drawings 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 4 cows @ TK. 40,000/- each; ➤ In every six months all the cows will be sold and new cow will purchase; i.e. each cycle of cow fattening will be for six months; ➤ Feeding cost of each cow/cycle = BDT 18,000/-; ➤ Selling price of each cow after every cycle BDT 80,000/- ➤ 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 August, 2015. |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business/ NU (BDT) | Proposed Business (BDT) | | Total (BDT) |
|--|--------------------------------|-------------------------|----------------|------------------|
| | | NU | Investor | |
| | 1 | 2 | 3 | 4=(1+2+3) |
| Cow Shade | 25,000 | 30,000 | 0 | 55,000 |
| Cost of 4 cow (Tk. 40,000 per Cow) | 35,000 | 0 | 120,000 | 155,000 |
| Fan | | 2500 | 0 | 2,500 |
| Water Supply Motor & Fittings | | 7500 | 0 | 7,500 |
| Working Capital (Feeding Cost per cow 18000 per six month) | | | 72,000 | 72,000 |
| Cash in hand | | 10000 | 0 | 10,000 |
| Total Capital | 60000 | 50,000 | 192,000 | 302,000 |

Source of Finance

| Source | Amount in BDT | % |
|-----------------------------|----------------|------------|
| Particulars | | |
| Entrepreneur's Contribution | 110,000 | 36 |
| Investor's Investment | 192,000 | 64 |
| Total Investment | 302,000 | 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) | 320,000 | 320,000 | 640,000 | 352,000 | 352,000 | 704,000 | 387,200 | 387,200 | 774,400 |
| Cow Dung Sales | 7,200 | 7,200 | 14,400 | 7,560 | 7,560 | 15,120 | 7,938 | 7,938 | 15,876 |
| (A) Total Revenue | 327,200 | 327,200 | 654,400 | 359,560 | 359,560 | 719,120 | 395,138 | 395,138 | 790,276 |
| Less: Cost of sales | | | | | | | | | |
| Cow Cost | 160,000 | 160,000 | 320,000 | 168,000 | 168,000 | 336,000 | 176,400 | 176,400 | 352,800 |
| Cow Food | 72,000 | 72,000 | 144,000 | 75,600 | 75,600 | 151,200 | 79,380 | 79,380 | 158,760 |
| (B) Total Cost of Sales | 232,000 | 232,000 | 464,000 | 243,600 | 243,600 | 487,200 | 255,780 | 255,780 | 511,560 |
| Gross profit (GP) [C=(A-B)] | 95,200 | 95,200 | 190,400 | 115,960 | 115,960 | 231,920 | 139,358 | 139,358 | 278,716 |
| Less: Operating Costs: | | | | | | | | | |
| Electricity bill | 600 | 600 | 1,200 | 630 | 630 | 1,260 | 662 | 662 | 1,323 |
| Transportation | 1,800 | 1,800 | 3,600 | 1,890 | 1,890 | 3,780 | 1,985 | 1,985 | 3,969 |
| Doctors and Medicine | 4,000 | 4,000 | 8,000 | 4,200 | 4,200 | 8,400 | 4,410 | 4,410 | 8,820 |
| Mobile bill | 1,200 | 1,200 | 2,400 | 1,260 | 1,260 | 2,520 | 1,323 | 1,323 | 2,646 |
| Salary-self | 18,000 | 18,000 | 36,000 | 18,000 | 18,000 | 36,000 | 24,000 | 24,000 | 48,000 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | 3,000 | 3,000 | 6,000 | 3,300 | 3,300 | 6,600 | 3,630 | 3,630 | 7,260 |
| Total Operating Cost (D) | 28,600 | 28,600 | 57,200 | 29,280 | 29,280 | 58,560 | 36,009 | 36,009 | 72,018 |
| (C-D)Net Profit: | 66,600 | 66,600 | 133,200 | 86,680 | 86,680 | 173,360 | 103,349 | 103,349 | 206,698 |
| Retained Income: | | | 133,200 | | | 173,360 | | | 206,698 |

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.)

| | Year 1 | Year 2 | Year 3 |
|------------------------------|----------------|------------------|------------------|
| <u>Cash inflow:</u> | | | |
| Opening Balance | - | 305,200 | 398,560 |
| Capital Infusion by UDYOKTA | 50,000 | - | - |
| Capital Infusion by Investor | 192,000 | - | - |
| Sales | 654,400 | 719,120 | 790,276 |
| Total Receipts | 896,400 | 1,024,320 | 1,188,836 |
| <u>Cash Outflow:</u> | | | |
| Cost of goods sold | 464,000 | 487,200 | 511,560 |
| Operating expenses | 57,200 | 58,560 | 72,018 |
| Payback to investor | 70,000 | 80,000 | 80,400 |
| Total payment | 591,200 | 625,760 | 663,978 |
| Closing Balances | 305,200 | 398,560 | 524,858 |

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
- Institutional training on cow rearing.

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 6th SB Ex. Design Lab on 12th August,
2015 at Grameen Kalyan

Thank you

Family photo (With Mother)



Existing Cow



Existing Shade



Existing Shade



Existing Cow



Training Certificate



ক্রমিক নং..... ০৩৮৪০৪৯
তারিখ..... ২০২২/০৭-০৮

**যুব উন্নয়ন অধিদপ্তর
যুব ও ক্রীড়া মন্ত্রণালয়
ঢাকা**

সনদপত্র

প্রত্যয়ন করা যাইতেছে যে, জনাব/বেনাম..... আব্দুল্লাহ আল মামুন.....

পিতা/স্বামী মোঃ মোহাম্মদুল হোসেন....., গ্রাম/বাড়ী নং হামিমপুর.....

ডাকঘর কোড়াগাছ....., উপজেলা/থানা গোবরা....., জেলা কুমিল্লা.....

যুব উন্নয়ন অধিদপ্তরের যুব প্রশিক্ষণ ও আত্মকর্মসংস্থান প্রকল্প কর্তৃক পরিচালিত ২৪ দিন মেয়াদী গার্মেন্টস.....

প্রাতিষ্ঠানিক/অপ্রাতিষ্ঠানিক প্রশিক্ষণ কোর্সে, হামিমপুর....., সন ২০২২..... বাৎ (..... ০৭...../..... ২০০৮..... খ্রিঃ)

হইতে ২০/৭/২০২২..... বাৎ (..... ২০/৭/২০০৮..... খ্রিঃ) তারিখ পর্যন্ত প্রশিক্ষণ গ্রহণ করিয়া চূড়ান্ত পরীক্ষায়

..... কৃত..... বিভাগে/ক্ষেত্রে উত্তীর্ণ হইয়াছেন।


উপ-পরিচালক/সহকারী পরিচালক
..... কুমিল্লা..... জেলা :


পরিচালক
যুব উন্নয়ন অধিদপ্তর
যুব ও ক্রীড়া মন্ত্রণালয়
ঢাকা

মহাপরিচালক

Thank You

tbvU