



Grameen Kalyan

Proposed NU Business Name: Sariful cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Sariful Islam. Vill:Shimulia. Post: Swastipur. Upazilla : Kushtia, District: Kushtia
Age	: 24 Years.
Marital status	: Single.
No. of siblings:	: 3 (Three) 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. Sazeda Khatun . : Md.Abul Hossain . : Branch: Alampur, Group # 02, Centre # 18/M, Loan no.: 9963. Member since:2008, First loan: Tk. 5,000, Last loan: 50,000, Outstanding: 23000 : Father. : No : Nil : Nil : Nil
Education, till to date	: Class 8

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture farming
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 4 years cow rearing experiences.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01983912001
National ID number	:	19915017918000206
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 use agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

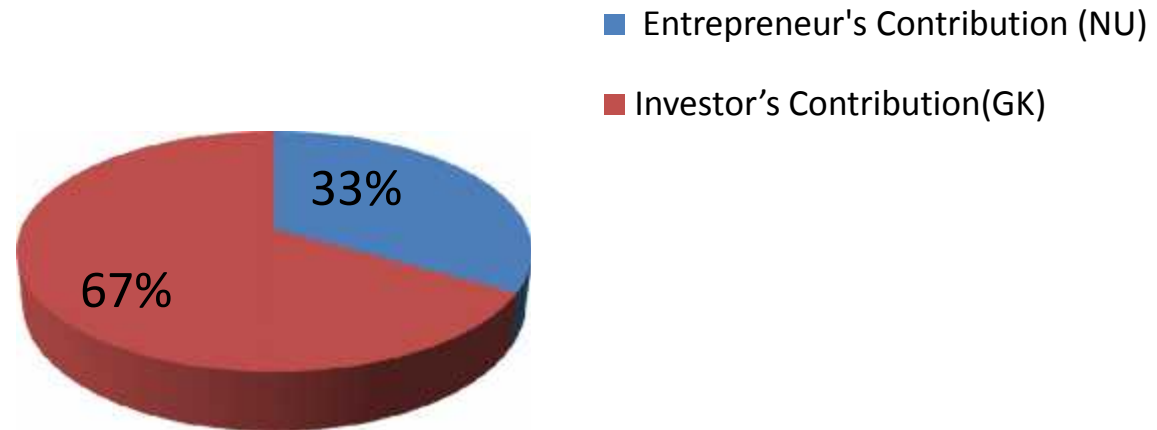
Project's Name	:	Sariful Cow Fattening Farm.
Address/ Location	:	Vill.Shimulia , Post: Swastupur,Kushtia.
Total Investment	:	BDT : 2,61,000/-
Financing	:	Self financing: BDT : 87,000/- Required Investment: BDT : 1,74,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 40,000/- each; ➤ In every six months the 3 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 18,000/-; ➤ Selling price of each cow after every cycle = BDT 80,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1000/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project in August,2015.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow Shade (Ready)	70,000	-		70,000
Cows (Three cows)	0	0	120,000	120,000
3 Cows feeding for six month	0	0	54,000	54,000
Fan	-	3,000		3,000
Water Supply Motor	-	7,000		7,000
Electrical fittings	-	2,000		2,000
Cash in hand		5,000		5,000
Total Capital	70,000	17,000	174,000	261,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	87,000	33
Investor's Contribution(GK)	174,000	67
Total Investment	261,000	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)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	245,400	245,400	490,800	269,670	269,670	539,340	296,354	296,354	592,707
Less: Cost of sales									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
(B) Total Cost of Sales	174,000	174,000	348,000	182,700	182,700	365,400	191,835	191,835	383,670
Gross profit (GP) [C=(A-B)]	71,400	71,400	142,800	86,970	86,970	173,940	104,519	104,519	209,037
Less: Operating Costs:									
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	18,000	18,000	36,000	18,000	18,000	36,000	24,000	24,000	48,000
Other Expenses	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Non Cash Item:									
Depreciation Expenses	3500	3500	7,000	3,500	3,500	7,000	3,500	3,500	7,000
Total Operating Cost (D)	30,200	30,200	60,400	31,070	31,070	62,140	38,027	38,027	76,054
(C-D)Net Profit:	41,200	41,200	82,400	55,900	55,900	111,800	66,492	66,492	132,983
Retained Income:			82,400			111,800			132,983

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
Cash inflow			
Opening Balance	0	213,400	255,200
Capital Infusion by UDYOKTA	17,000	0	0
Capital Infusion by Investor	174,000	0	0
Sales	490,800	539,340	592,707
Total Receipts	681,800	752,740	847,907
Cash Outflow			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	60,400	62,140	76,054
Payback to investor	60,000	70,000	78,800
Total payment	468,400	497,540	538,524
Closing Balances	213,400	255,200	309,383

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
- Ownership in his own name;
- Skill & experience.

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 Executive SB Design Lab on August 12, 2015 at
Grameen Kalyan.

Thank you

Pictures

My mother and me











Trade License

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এক উইন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং - 814

ট্রেড লাইসেন্স
৫ নং আলামপুর ইউনিয়ন পরিষদ

বই নং ০৪ উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলা ঃ- কুষ্টিয়া।

লাইসেন্স নং ঃ ৩০৪/২০১৪-২০১৫ তারিখ ঃ- ১১/০৫/২০১৫

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম ~~কারিমুল গার্মেন্টস ডিজাইনিং সোল~~

পিতা / স্বামী / মালিকের নাম ~~শ্রীঃ মোঃ কারিমুল ইসলাম~~

ঠিকানা ~~গ্রামঃ শিমুলিয়া পোঃ স্রষ্টিকপুর থানাঃ জেলাঃ কুষ্টিয়া~~

পেশা, ব্যবসা ও যানবাহন প্রভৃতি ~~গার্মেন্টস ডিজাইনিং~~

বৈধ বা বলবৎ থাকার সময় (বৎসর) ~~১ জুন ২০১৫ ইং পর্যন্ত~~


লাইসেন্সের মেয়াদ ~~জুলাই ২০১৫ ইং~~ হইতে ~~জুন ২০১৬ ইং~~ পর্যন্ত।

অংকে টাকা { ২০০+১০/৩)৫

কথায় দুইশত এক টাকা

চেয়ারম্যান, চেয়ারম্যান

৫নং আলামপুর ইউনিয়ন পরিষদ
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Thank You