



Grameen Kalyan

Proposed NU Business Name Al-Amin cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Al-Amin Biswas. Vill:Baniapara(Baradi). Post: Koya. Upazilla : Kumarkhali, District: Kushtia
Age	: 20 Years.
Marital status	: Married.
No. of siblings:	: 1 (one) brother & 2 (two) Sisters .
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. Parula Khatun. : Md. Abdul Rohim . : Branch: Shelaidhah Kumarkhali, Group # 11, Centre # 65/M, Loan no.: 9294, Member since:2008, First loan: Tk. 10,000, Last loan: 10,000, Outstanding: All paid : Father. : No : Nil : Nil : Nil
Education, till to date	: Class Eight

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 five 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	:	01773553431
National ID number	:	19495017151000061
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 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

Project's Name	:	Al-Amin Cow Fattening Farm.
Address/ Location	:	Vill.Baniapara , Post:Koya,Kushtia.
Total Investment	:	BDT :2,74,000 /-
Financing	:	Self financing: BDT :1,24,000/- Required Investment: BDT :,1,50,000 /-(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 4 cows @ TK. 30,000/- each; ➤ In every six months 4 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 per cycle BDT 15,000/- ➤ Selling price of each cow after every cycle BDT 60,000/-; ➤ 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.

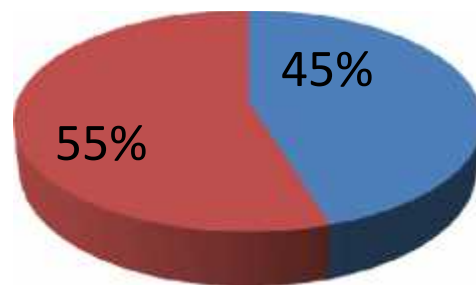
PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow Shade (Ready)	50,000	-	-	50,000
Cows (four cows)	60,000	0	90,000	150,000
4 Cows feeding for six month	0	0	60,000	60,000
Fan	-	2,000	0	2,000
Water motor	-	5,000	-	5,000
Electrical fittings	-	1,000	0	1,000
Cash in hand	-	6,000	0	6,000
Total Capital	110,000	14,000	150,000	274,000

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	124,000	45
Investor's Contribution(GK)	150,000	55
Total Investment	274,000	100

- Entrepreneur's Contribution (NU)
- Investor's Contribution(GK)



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	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	247,200	247,200	494,400	271,560	271,560	543,120	298,338	298,338	596,676
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	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	180,000	180,000	360,000	189,000	189,000	378,000	198,450	198,450	396,900
Gross profit (GP) [C=(A-B)]	67,200	67,200	134,400	82,560	82,560	165,120	99,888	99,888	199,776
Less: Operating Costs:									
Electricity bill	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Transportation	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Doctors and Medicine	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
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	24,000	24,000	48,000	24,000	24,000	48,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	2500	2500	5,000	2,625	2,625	5,250	2,756	2,756	5,513
Total Operating Cost (D)	31,800	31,800	63,600	39,055	39,055	78,110	40,429	40,429	80,859
(C-D)Net Profit:	35,400	35,400	70,800	43,505	43,505	87,010	59,459	59,459	118,918
Retained Income:			70,800			87,010			118,918

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	184,800	211,810
Capital Infusion by Nobin udyokta	14,000		
Capital Infusion by Investor	150,000	0	0
Sales	494,400	543,120	596,676
Total Receipts	658,400	727,920	808,486
Cash Outflow:			
Cost of goods sold	360,000	378,000	396,900
Operating expenses	63,600	78,110	80,859
Payback to investor	50,000	60,000	70,000
Total payment	473,600	516,110	547,759
Closing Balances	184,800	211,810	260,728

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.

Picture

My Mother and me

















Trade License

ইউনিয়ন পরিষদের ৭নং ফরম
একাউন্ট ও অডিট কলের ১২ (১) নিয়ম প্রসূত্ব

ক্রমিক নং- 720

ব্যবসা বৃদ্ধির লাইসেন্স
১নং কয়া ইউনিয়ন পরিষদ
উপজেলা : কুমারখালী, জেলা : কুষ্টিয়া।

বহি নং- ০৬
লাইসেন্স নং- ৭২০/২০২৪-২০২৫

তারিখঃ ২৪/৭/২০২৫

দোকান/ কোম্পানী/ ফার্ম/ গ্রহীতার নাম : আল-আম্বিন গরু স্টোর্টো ডাল্কা কবন আম
পিতা / স্বামী/ মালিকের নাম : মোঃ আল-আম্বিন
ঠিকানা : মোঃ- হাজীদা, পোঃ- কয়, উপজেলা: কুমারখালী, জেলা: কুষ্টিয়া
পেশা/ ব্যবসা : গরু স্টোর্টো ডাল্কা কবন.

বৈধ বা বলবৎ থাকার সময় (বৎসর) ৩০শে জুন/ ২০২৫
লাইসেন্সের মেয়াদ ০১/৭/২০২৪ হইতে ৩০/৬/২০২৫ পর্যন্ত।

দস্ত টাকার পরিমাণ { অংকে টাকা ২২৫০/=
কথায় বৃহস্পতি সই ডাল্কা কবন মাত্র।

চেয়ারম্যান
১নং কয়া ইউনিয়ন পরিষদ
উপজেলা : কুমারখালী, জেলা : কুষ্টিয়া।

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

Thank you