



Grameen Kalyan

Proposed NU Business Name: **Monir Cow Fattening farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: MD. Monir Hossain. Vill: Swastipur , Post: Swastipur, Upazilla : Kushtia, District: Kushtia
Age	: 32 Years.
Marital status	: Married.
No. of siblings:	: 2 (Two) Brothers & 4 (Four) 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. Rebeka Khatun : Md. Dhloar Hosan. : Branch: Alampur, Group # 11, Centre # 28/M, Loan no.: 4454 Member since: 2005, First loan: Tk 8,000, Last loan: 10,000, Outstanding: All paid : Entrepreneur. : 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.
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	:	Agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01853652760
National ID number	:	3313060907729
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 8,000 (Eight 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	:	Monir Cow Fattening Farm.
Address/ Location	:	Swastipur, Kushtia.
Total Investment	:	BDT :1,52,000 /-
Financing	:	Self financing: BDT : 57,000 /- Required Investment: BDT : 95,000/- (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 2 cows @ TK. 30,000/- each; ➤ In every six months the 2 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 65,000/-; ➤ 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.

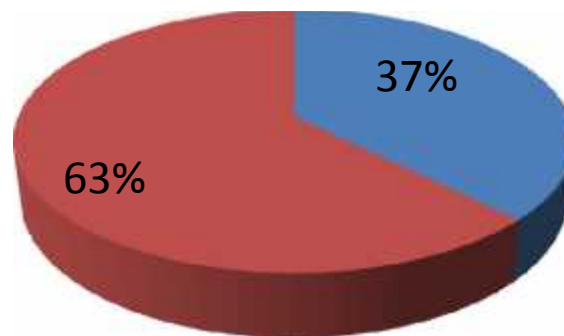
PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow Shade (Repair)		50,000	-	50,000
Cow(Two cows)	0	0	60,000	60,000
2 Cows feeding for six month		0	30,000	30,000
Medicine			5,000	5,000
Fan	-	3,000		3,000
Cash in hand	-	4,000	0	4,000
Total Capital	0	57,000	95,000	152,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	57,000	37
Investor's Contribution(GK)	95,000	63
Total Investment	152,000	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)	130,000	130,000	260,000	143,000	143,000	286,000	157,300	157,300	314,600
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
(A) Total Revenue	133,600	133,600	267,200	146,780	146,780	293,560	161,269	161,269	322,538
Less: Cost of sales									
Cow Cost	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
Cow Food	30,000	30,000	60,000	31,500	31,500	63,000	33,075	33,075	66,150
(B) Total Cost of Sales	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
Gross profit (GP) [C=(A-B)]	43,600	43,600	87,200	52,280	52,280	104,560	62,044	62,044	124,088
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Doctors and Medicine	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
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	18,000	18,000	36,000
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	2,500	2,500	5,000	2,500	2,500	5,000
Total Operating Cost (D)	27,500	27,500	55,000	28,200	28,200	56,400	28,970	28,970	57,940
(C-D)Net Profit:	16,100	16,100	32,200	24,080	24,080	48,160	33,074	33,074	66,148
Retained Income:			32,200			48,160			66,148

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	154,200	162,360
Capital Infusion by UDYOKTA	57,000	0	0
Capital Infusion by Investor	95,000	0	0
Sales	267,200	293,560	322,538
Total Receipts	419,200	447,760	484,898
Cash Outflow:			
Cost of goods sold	180,000	189,000	198,450
Operating expenses	55,000	56,400	57,940
Payback to investor	30,000	40,000	44,000
Total payment	265,000	285,400	300,390
Closing Balances	154,200	162,360	184,508

SWOT ANALYSIS

STRENGTH

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

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 9th SB Design Lab on Nov 23,
2015 at Grameen Kalyan

Thank you

Pictures

My mother and me















My mother & Me



Trade License

ইউনিয়ন পরিষদের ৫নং ফরম
আলামপুর ও আলিপুর ইউনিয়ন - ৫নং (৫নং) ফরম নম্বরঃ

০৫

ট্রেড লাইসেন্স

৫ নং আলামপুর ইউনিয়ন পরিষদ

উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলাঃ- কুষ্টিয়া।

বহিঃ নং- ০২

লাইসেন্স নংঃ ১০০২/২০১৫-২০২৬

তারিখঃ- ১৫/০৭/২০১৫

দোকান / কোম্পানী / ফার্ম / মহীতর নাম আনির সারু স্টোর্স

পিতা / স্বামী / মালিকের নাম শ্রীঃ শ্রীঃ আনির হোসেন

ঠিকানা স্বস্তিদুর, কুষ্টিয়া সদর, কুষ্টিয়া



পেশা, ব্যবসা ও যানবাহন প্রভৃতি সারু স্টোর্স

বৈধ বা বলবৎ থাকার সময় (বৎসর) ১০

লাইসেন্সের মেয়াদ জুলাই ২০১৫ ইং হইতে জুন ২০২৬ ইং পর্যন্ত

খরচ টাকার পরিমাণ { অংকে টাকা ২০০+ ১০% ৩০৮
কথায় দুইশত আট আশি টাকা

৫নং আলামপুর ইউনিয়ন পরিষদের ফরম।
উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলাঃ- কুষ্টিয়া।



Thank You