



Grameen Kalyan

Proposed NU Business Name: *Md. Naymur cow fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md :Md. Naymur Rahaman. Vill:Nowapara (Sonapur). Post: Dahakula, Upazilla : Kushtia, District: Kushtia
Age	:	19 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.Rina Khatun. Md. Shorab Uddin. Branch: Alampur , Group # 01, Centre # 26/M, Loan no.: 2283, Member since: 2007, First loan: Tk. 7,000, Existing loan: Tk. 25,000, Outstanding: Tk. 22,250. Father. No Nil Nil Nil
Education, till to date	:	H.S.C Pass.

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 2 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	:	01783183844
National ID number	:	19965017918030888
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 7,000 (Seven 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

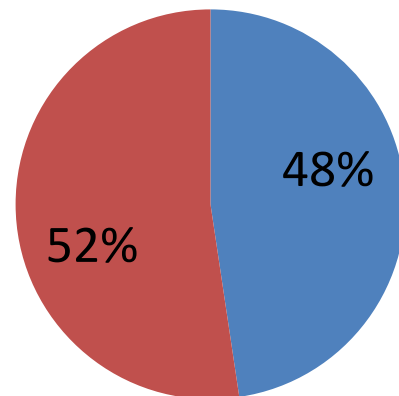
Project's Name	:	Md. Naymur Cow Fattening Farm.
Address/ Location	:	Vill.Nowapara Sonapur , Post: Dahakula,Kushtia.
Total Investment	:	BDT :1,91,000 /-
Financing	:	Self financing: BDT :91,000/- Required Investment: BDT :1,00,000 /-(as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 35,000/- each; ➤ In every six months 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 per cycle BDT 15,000/- ➤ Selling price of each cow after every cycle BDT 70,000/-; ➤ 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 January 2016.

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 (Repair)	4,000	20,000	-	24,000
Cows (Three cows)	35000	0	70,000	105,000
3 Cows feeding & medicine cost	15000	0	30,000	45,000
Fan	-	3,000	0	3,000
Water Supply Motor	-	7,000	0	7,000
Electrical fittings	-	2,000	0	2,000
Cash in hand	5,000		0	5,000
Total Capital	59,000	32,000	100,000	191,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	91,000	48
Investor's Contribution(GK)	100,000	52
Total Investment	191,000	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)	210,000	210,000	420,000	231,000	231,000	462,000	254,100	254,100	508,200
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	215,400	215,400	430,800	236,670	236,670	473,340	260,054	260,054	520,107
Less: Cost of sales									
Cow Cost	105,000	105,000	210,000	110,250	110,250	220,500	115,763	115,763	231,525
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
(B) Total Cost of Sales	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	79,170	79,170	158,340	94,679	94,679	189,357
Less: Operating Costs:									
Electricity bill	1800	1800	3,600	1,980	1,980	3,960	2,178	2,178	4,356
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	24,000	24,000	48,000	30,000	30,000	60,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	30,900	30,900	61,800	37,890	37,890	75,780	44,979	44,979	89,958
(C-D)Net Profit:	34,500	34,500	69,000	41,280	41,280	82,560	49,700	49,700	99,399
Retained Income:			69,000			82,560			99,399

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
<u>Cash inflow:</u>			
Opening Balance	5,000	134,000	176,560
Capital Infusion by Investor	100,000	0	0
Sales	430,800	473,340	520,107
Total Receipts	535,800	607,340	696,667
<u>Cash Outflow:</u>			
Cost of goods sold	300,000	315,000	330,750
Operating expenses	61,800	75,780	89,958
Payback to investor	40,000	40,000	40,000
Total payment	401,800	430,780	460,708
Closing Balances	134,000	176,560	235,959

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 11th Ex. SB Design Lab on 14th January,
2016 at Grameen Kalyan.

Thank you

Pictures











My mother & me






Trade License

ইউনিয়ন পরিষদের ৭নং ফরম
একটি ও অতিরিক্ত কালের ১২ (১) নিয়ম প্রবিধা।

ক্রমিক নং - 61

 ট্রেড লাইসেন্স

৫ নং আলামপুর ইউনিয়ন পরিষদ

উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলাঃ- কুষ্টিয়া।

বহি নং- ১২

লাইসেন্স নং : ১১১/২০১৫/২০১৬ তারিখ : ১৭/১১/১৫

স্বাক্ষর / কোম্পানী / ফার্ম / গ্রহীতার নাম মোঃ নাসিরুল সিকদার মোঃ মোঃ নাসিরুল সিকদার

পিতা / স্বামী / মালিকের নাম মোঃ মোঃ নাসিরুল সিকদার

ঠিকানা গুণ্ডাচন্দ্র নাসিরুল সিকদার


পেশা, ব্যবসা ও যানবাহন প্রভৃতি গুণ্ডাচন্দ্র মোঃ মোঃ নাসিরুল সিকদার

বৈধ বা বলবৎ থাকার সময় (বৎসর) এক বৎসর

লাইসেন্সের মেয়াদ জুলাই ২০১৫ হতে জুলাই ২০১৬ পর্যন্ত।

অথেকে টাকা ২০০/-

কথায় দুর্ভাগ্যবান শ্রীমতী মোঃ মোঃ নাসিরুল সিকদার

 পরিষদ

৫ নং আলামপুর ইউনিয়ন পরিষদ

উপজেলাঃ কুষ্টিয়া (সদর) ও জেলাঃ কুষ্টিয়া।

Thank you