



**Grameen Kalyan**

**Proposed NU Business Name: Sayem *cow fattening farm***



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	: MD.Sayem Uddin. Vill: Dohokula, Post: Dohokula, Upazilla : Kushtia, District: Kushtia
Age	: 23 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. Mukti Khatun. : Md. Solim Uddin. : Branch: Alampur, Group # 08, Centre # 45/M, Loan no.: 695/2 Member since: 2001, First loan: Tk 10,000, Existing loan: Tk. 20,000, Outstanding: Tk.13326. : 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.
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 3 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	:	01713905961
National ID number	:	19935017918000062
NU Project Source/Reference	:	GK

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2001. 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***

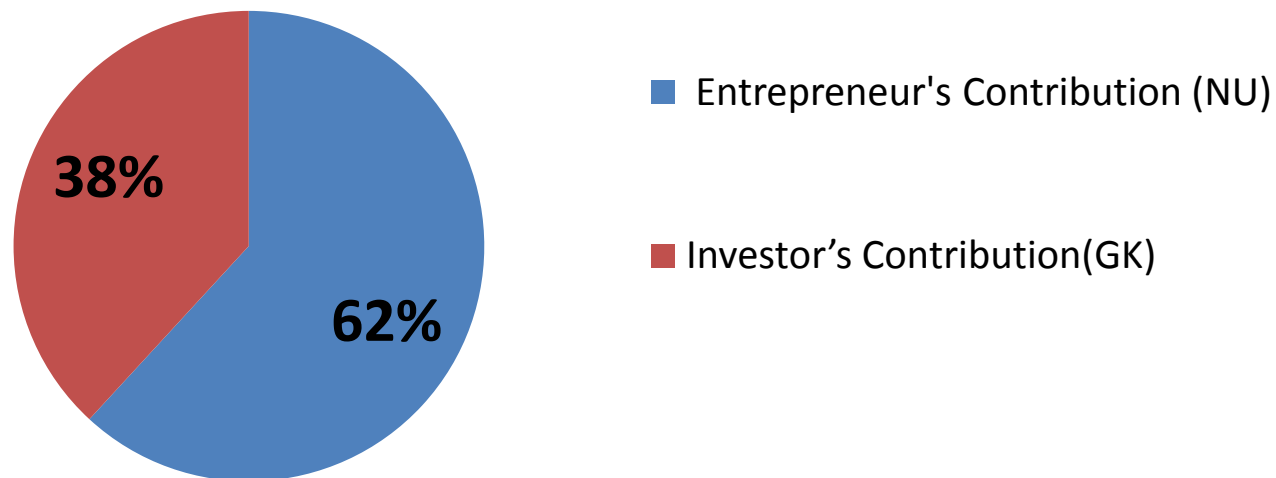
Project's Name	:	Sayem Cow Fattening Farm.
Address/Location	:	Dohokula,Kushtia.
Total Investment	:	<b>BDT :2,49,000 /-</b>
Financing	:	Self financing: <b>BDT : 1,54,000 /-</b> Required Investment: <b>BDT : 95,000/- (as equity)</b>
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT:3000 (Three thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 45,000/- each;</li> <li>➤ 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;</li> <li>➤ Feeding cost of each cow/cycle = BDT 20,000/-;</li> <li>➤ Selling price of each cow after every cycle = BDT 85,000/-;</li> <li>➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-;</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project in January 2016.</li> </ul>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
Cow shade (repair)	5,000	30,000	-	35,000
Cow(three cows)	45000	0	90,000	135,000
3 Cows feeding for six month	20000	40,000	0	60,000
Medicine	0	0	5,000	5,000
Water supply motor	0	8,000	0	8,000
Fan	-	3,000	0	3,000
Cash in hand	-	3,000	0	3,000
<b>Total Capital</b>	<b>70,000</b>	<b>84,000</b>	<b>95,000</b>	<b>249,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	154,000	62
Investor's Contribution(GK)	95,000	38
<b>Total Investment</b>	<b>249,000</b>	<b>100%</b>



# 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)
<b>Revenue:</b>									
Estimated Sales (Cow)	255,000	255,000	510,000	280,500	280,500	561,000	308,550	308,550	617,100
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
<b>(A) Total Revenue</b>	<b>260,400</b>	<b>260,400</b>	<b>520,800</b>	<b>286,170</b>	<b>286,170</b>	<b>572,340</b>	<b>314,504</b>	<b>314,504</b>	<b>629,007</b>
<b>Less: Cost of sales</b>									
Cow Cost	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
<b>(B) Total Cost of Sales</b>	<b>195,000</b>	<b>195,000</b>	<b>390,000</b>	<b>204,750</b>	<b>204,750</b>	<b>409,500</b>	<b>214,988</b>	<b>214,988</b>	<b>429,975</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>65,400</b>	<b>65,400</b>	<b>130,800</b>	<b>81,420</b>	<b>81,420</b>	<b>162,840</b>	<b>99,516</b>	<b>99,516</b>	<b>199,032</b>
<b>Less: Operating Costs:</b>									
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	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
<b>Non Cash Item:</b>									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
<b>Total Operating Cost (D)</b>	<b>30,000</b>	<b>30,000</b>	<b>60,000</b>	<b>30,900</b>	<b>30,900</b>	<b>61,800</b>	<b>31,890</b>	<b>31,890</b>	<b>63,780</b>
<b>(C-D)Net Profit:</b>	<b>35,400</b>	<b>35,400</b>	<b>70,800</b>	<b>50,520</b>	<b>50,520</b>	<b>101,040</b>	<b>67,626</b>	<b>67,626</b>	<b>135,252</b>
<b>Retained Income:</b>			<b>70,800</b>			<b>101,040</b>			<b>135,252</b>

**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
<b><u>Cash inflow:</u></b>			
Opening balance	3,000	284,800	347,840
Capital infusion by UDYOKTA	154,000	0	0
Capital infusion by investor	95,000	0	0
Sales	520,800	572,340	629,007
Total receipts	772,800	857,140	976,847
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	390,000	409,500	429,975
Operating expenses	60,000	61,800	63,780
Payback to investor	38,000	38,000	38,000
Total payment	488,000	509,300	531,755
Closing Balances	284,800	347,840	445,092

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- Shortage of foods in rainy season.

## **O**PPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle fattening;
- Investor's money will be payback in three years.

## **T**HREATS

- Theft;
- Disease.

Presented at 11<sup>th</sup> Ex. SB Design Lab on 14<sup>th</sup>  
January, 2016 at Grameen Kalyan.

Thank you

# Pictures

# My mother and me























# Trade License

ইউনিয়ন পরিষদের ৭নং ফরম  
একাউন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং - 62

ট্রেড লাইসেন্স  
৫ নং আলামপুর ইউনিয়ন পরিষদ

উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলাঃ- কুষ্টিয়া।

বহি নং - ০২

লাইসেন্স নং : ২৫/২০২২-২০২৩ তারিখঃ- ১৭/০১/২০২২

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম স্যামে গরু সোর্সিং ফার্ম

পিতা / স্বামী / মালিকের নাম মোঃ মোঃ স্যামে উদ্দিন

ঠিকানা চকুপা, কুষ্টিয়া সদর, কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি গরু সোর্সিং ফার্ম

বৈধ বা বলবৎ থাকার সময় (বৎসর) এক বছর

লাইসেন্সের মেয়াদ জুলাই ২০২২ হইতে জুন ২০২৩ পর্যন্ত।

অংকে টাকা ২০০ + ২০/১০০


কথায় দুইশত বিঁচা টাকা মাত্র।

স্বাক্ষর

মোঃ আব্দুল হামিদ  
চেয়ারম্যান  
৫নং আলামপুর ইউনিয়ন পরিষদ।  
উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলাঃ- কুষ্টিয়া।

স্বাক্ষর

মোঃ আব্দুল হামিদ  
চেয়ারম্যান  
৫নং আলামপুর ইউনিয়ন পরিষদ।  
উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলাঃ- কুষ্টিয়া।



**Thank You**