



**Grameen Kalyan**

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



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

Name and address	: Md : Sumon Islam. Vill:Baradi. Post: Koya. Upazilla: Kumarkhali, District: Kushtia.
Age	: 20 Years.
Marital status	: Single.
No. of siblings:	: 2 (two) brothers & 1 (one) Sister .
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. Rushida Khatun. : Md. Amirul Islam : Branch: Shelaidah, Group # 01, Centre # 66/M, Loan no.: 7803. Member since:2001, First loan: Tk. 4,000, Last loan: Tk. 25,000, Outstanding:Tk. 6,040. : Father : No : Nil : Nil : Nil
Education, till to date	: S.S.C Pass.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
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 experience. 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	:	01737775019
National ID number	:	19955017151052580
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 4,000 (Four thousand) and used the money in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

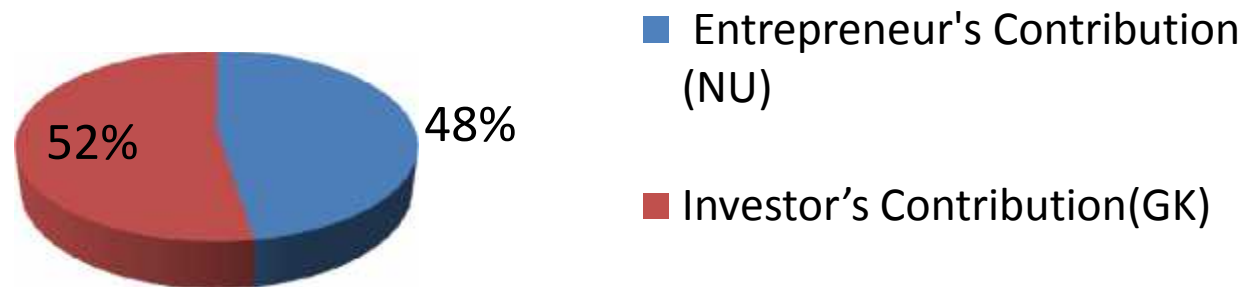
Project's Name	:	Sumon Cow Fattening Farm.
Address/ Location	:	Vill:Baradi. Post: Koya.Upazilla.Kumarkhali,Distric:Kushtia
Total Investment	:	<b>BDT : 2,21,000 /-</b>
Financing	:	Self financing: <b>BDT :105,000/-</b> Required Investment: <b>BDT :1,16,000 /-(as equity)</b>
Present salary/drawings from 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. 40,000/- each;</li> <li>➤ 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;</li> <li>➤ Feeding cost of each cow per cycle BDT 18,000/-</li> <li>➤ Selling price of each cow after every cycle BDT 80,000/-;</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***

<b>Particulars</b>	<b>Existing Business</b>	<b>Proposed Business</b>		<b>Total (BDT)</b>
		<b>NU</b>	<b>Investor</b>	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4(1+2+3)</b>
<b>Investments in different categories:</b>				
Cow shade ( ready)	30,000	-	-	30,000
Cows (three cows)	40000		80,000	120,000
3 Cows feeding for six month	18000		36,000	54,000
Medicine		5,000		5,000
Fan	-	3,000		3,000
Water supply motor	-	7,000		7,000
Electrical fittings	-	2,000		2,000
Cash in hand				0
<b>Total Capital</b>	<b>88,000</b>	<b>17,000</b>	<b>116,000</b>	<b>221,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	105,000	48
Investor's Contribution(GK)	116,000	52
<b>Total Investment</b>	<b>221,000</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)	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
<b>(A) Total Revenue</b>	<b>245,400</b>	<b>245,400</b>	<b>490,800</b>	<b>269,670</b>	<b>269,670</b>	<b>539,340</b>	<b>296,354</b>	<b>296,354</b>	<b>592,707</b>
<b>Less: Cost of sales</b>									
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>(B) Total Cost of Sales</b>	<b>174,000</b>	<b>174,000</b>	<b>348,000</b>	<b>182,700</b>	<b>182,700</b>	<b>365,400</b>	<b>191,835</b>	<b>191,835</b>	<b>383,670</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>71,400</b>	<b>71,400</b>	<b>142,800</b>	<b>86,970</b>	<b>86,970</b>	<b>173,940</b>	<b>104,519</b>	<b>104,519</b>	<b>209,037</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Transportation	3000	4000	7,000	3,300	4,400	7,700	3,630	4,840	8,470
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	18,000	42,000	18,000	18,000	36,000
Other Expenses	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Depreciation Expenses	3500	3500	7,000	3,500	3,500	7,000	3,500	3,500	7,000
<b>Total Operating Cost (D)</b>	<b>30,500</b>	<b>31,500</b>	<b>62,000</b>	<b>37,400</b>	<b>32,500</b>	<b>69,900</b>	<b>32,390</b>	<b>33,600</b>	<b>65,990</b>
<b>(C-D)Net Profit:</b>	<b>40,900</b>	<b>39,900</b>	<b>80,800</b>	<b>49,570</b>	<b>54,470</b>	<b>104,040</b>	<b>72,129</b>	<b>70,919</b>	<b>143,047</b>
<b>Retained Income:</b>			<b>80,800</b>			<b>104,040</b>			<b>143,047</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	0	255,400	313,040
Capital Infusion by UDYOKTA	105,000	0	0
Capital Infusion by Investor	116,000	0	0
Sales	490,800	539,340	592,707
Total Receipts	711,800	794,740	905,747
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	62,000	69,900	65,990
Payback to investor	46,400	46,400	46,400
Total payment	456,400	481,700	496,060
Closing Balances	255,400	313,040	409,687

# 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 14<sup>th</sup> Ex. SB Design Lab on Feb 29, 2016  
at Grameen Kalyan

Thank you

# Pictures





# My mother & me











# Trade License

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

ক্রমিক নং- 835

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

বহি নং-  
লাইসেন্স নং- ৬৩৫/২০২৫-২০২৬ তারিখঃ ২৪.১১.২০২৫

দোকান/ কোম্পানী/ ফার্ম/ গ্রহীতার নাম : মুন্সির চাক স্মার্টাভিজ্যাকরণ এয়ার  
পিতা / স্বামী/ মালিকের নাম : মোঃ মুন্সির ইমদাদুল  
ঠিকানা : মোঃ-বাড়ীদা, পোঃ কুয়া, উপঃ কুমারখালী, কুষ্টিয়া  
পেশা/ ব্যবসা : চাক স্মার্টাভিজ্যাকরণ

বৈধ বা বলবৎ থাকার সময় (বৎসর) ৩০শে জুন/ ২০২৬  
লাইসেন্সের মেয়াদ ০১/০৭/২০২৫ হইতে ৩০/০৬/২০২৬ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ২২৫০/২  
কথায় বৃদ্ধকতি সর্বোচ্চ টাকা মাত্র।

১নং কয়া ইউনিয়ন পরিষদ  
কুমারখালী, কুষ্টিয়া।

Thank you