



**Grameen kalyan**

*Proposed NU Business Name : Anwar cow fattening farm*



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

Name and address	:	Md. Anwar Hosan Vill: Shanuda, Post: Shanuda, Upazilla : Fulpur District: Mymensingh
Age	:	28 Years
Marital status	:	Married
Progeny	:	One Son and one daughter
No. of siblings:	:	2(Two) brother's and 3(Three) sister's
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Ayseya Khatun
(iii) Father's name	:	Md. Nurul Islam
(iv) GB member's info	:	Branch: Biskha, Group # 03, Centre # 61/M, Loan no.3524, Member since: 1994, First loan: Tk. 3,000, Last GB loan: 4,000, Outstanding: Nil
Further Information:	:	
(v) Who pays GB loan installment	:	Mother.
(vi) Mobile lady	:	Nil
(vii) GB Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	One

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural
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 ten years cow rearing experience.
Other Own/Family Sources of Income	:	Agricultural
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01930839817
National ID number	:	6118122938891
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh (FS. Md. Azizul Haque, ID No. 2476)

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

Entrepreneur's Mother is a GB member since 1994. At first she took GB loan BDT 3,000 (Three thousand) and used the money in his business development. Gradually several times she took GB loan and utilized in agriculture purposes.

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

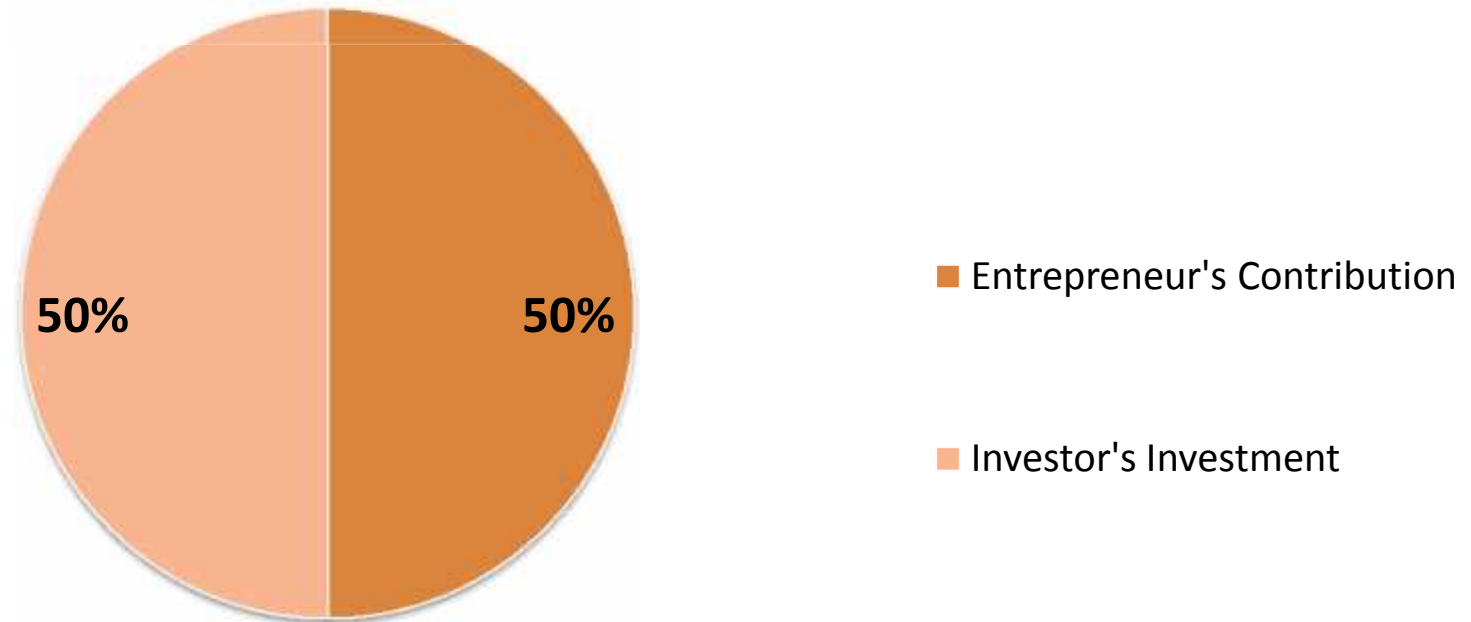
Business Name	:	Anwar cow fattening farm
Address/ Location	:	Shanuda, Fulpur, Mymensingh
Total Investment in BDT	:	<b>BDT :2,00,000/-</b>
Financing	:	<b>Self financing:                    BDT : 1,00,000</b> <b>Required Investment:        BDT :1,00,000 (as equity)</b>
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT <b>3,000</b> (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cow @ TK. 30,000/- each;</li> <li>➤ In every six months all cows will be sold and new cow will purchase; i.e. each cycle of cow fattening will be for six months;</li> <li>➤ Feeding cost of each cow per cycle BDT 21,000/-;</li> <li>➤ Selling price of each cow after every cycle BDT 60,000/-</li> <li>➤ Expected doctor and medicine cost for each cow per cycle = 500/-;</li> <li>➤ Payback period to the investor is 2 years;</li> <li>➤ Expected date to start the project as soon as possible.</li> </ul>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Cow Shade (Ready)	10,000	25,000		35,000
Cost of 3 cow (Tk. 30,000 per Cow)	30,000		60,000	90,000
Fan & Light	5,000			5,000
Working Capital (Feeding and medicine cost)		23,000	40,000	63,000
Cash in hand	7,000			7,000
Total Capital	52,000	48,000	100,000	200,000

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	100,000	50
Investor's Investment	100,000	50
Total Investment	200,000	100



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	1st Cycle	2nd Cycle	Yearly ( 1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly(1st Cycle+2nd Cycle)
<b>Revenue:</b>						
Estimated Sales (Cow)	180,000	180,000	360,000	198,000	198,000	396,000
Cow Dung Sales	2,400	2,400	4,800	2,520	2,520	5,040
<b>(A) Total Revenue</b>	<b>182,400</b>	<b>182,400</b>	<b>364,800</b>	<b>200,520</b>	<b>200,520</b>	<b>401,040</b>
<b>Less: Cost of sales</b>						
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000
Cow Food	63,000	63,000	126,000	66,150	66,150	132,300
<b>(B) Total Cost of Sales</b>	<b>153,000</b>	<b>153,000</b>	<b>306,000</b>	<b>160,650</b>	<b>160,650</b>	<b>321,300</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>29,400</b>	<b>29,400</b>	<b>58,800</b>	<b>39,870</b>	<b>39,870</b>	<b>79,740</b>
<b>Less: Operating Costs:</b>						
Electricity bill	300	300	600	315	315	630
Transportation	500	500	1,000	525	525	1,050
Doctors and Medicine	1,500	1,500	3,000	1,575	1,575	3,150
Mobile bill	300	300	600	315	315	630
Proposed salary	18,000	18,000	36,000	18,900	18,900	37,800
<b>Non Cash Item:</b>						
Depreciation Expenses	500	500	1,000	550	550	1,100
<b>Total Operating Cost (D)</b>	<b>21,100</b>	<b>21,100</b>	<b>42,200</b>	<b>22,180</b>	<b>22,180</b>	<b>44,360</b>
<b>(C-D)Net Profit:</b>	<b>8,300</b>	<b>8,300</b>	<b>16,600</b>	<b>17,690</b>	<b>17,690</b>	<b>35,380</b>
<b>Retained Income:</b>			<b>16,600</b>			<b>35,380</b>

**Notes:** 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: Half Yearly installment including ownership transfer fee after Six months grace period.



## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b><i><u>Cash inflow:</u></i></b>		
Opening Balance	7,000	111,600
Capital Infusion by UDYOKTA	48,000	-
Capital Infusion by Investor	100,000	-
Sales	364,800	401,040
<b>Total Receipts</b>	<b>519,800</b>	<b>512,640</b>
<b><i><u>Cash Outflow:</u></i></b>		
Cost of goods sold	306,000	321,300
Operating expenses	42,200	44,360
Payback to investor	60,000	60,000
<b>Total payment</b>	<b>408,200</b>	<b>425,660</b>
Closing Balances	111,600	86,980

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Ownership in his own name</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Shortage of foods in rainy season.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local Veterinary Doctors;</li><li><input type="checkbox"/> This area is famous for cattle fattening;</li><li><input type="checkbox"/> Investor's money will be payback in two years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Disease.</li></ul>

Presented at 16<sup>th</sup> Ex. SB Design Lab on March 28,  
2016 at Grameen Kalyan

Thank you

# Trade License

ইউপি ফরম-১৩  
লাইসেন্স ফি আদায় রেজিস্টার  
অর্থ বছর ১০১৫-১৬

ক্রমিক নং  
৭৫

লাইসেন্স

১০ নং ডিস্ট্রিক্ট ইউনিয়ন পরিষদ  
কাজলংগা উপজেলা  
কাজলংগা জেলা  
তারিখ: ৩/৭/১৬

বই নম্বর: ০২  
লাইসেন্স নম্বর: ১১২

লাইসেন্সধারীর নাম: মরহুমের স্ত্রী মোঃ মোস্তাফিজুর রহমান  
পিতা/স্বামীর নাম: মোঃ মোঃ মোস্তাফিজুর রহমান  
ঠিকানা: মরহুম, কাজলংগা, কাজলংগা  
পেশার ধরন: মরহুমের স্ত্রী  
১০১৬১৬ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২৫০/- কথায়: ( দুইশত টাকা )  
প্রাপ্ত হলে তার ব্যবসা/বৃত্তি/পেশা ১০/১/১৬ এ লাইসেন্স প্রাপ্ত চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: \_\_\_\_\_

উপজেলা পরিষদ  
কাজলংগা উপজেলা  
কাজলংগা জেলা

# Pictures













# NU with his parents



# NU with his family



**Thank You**