



## *Grameen kalyan*

*Proposed NU Business Name : Maer Dwa cow  
fattening farm .*



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

Name and address	:	Md.Abul Bashar Vill: Rogurampur, Post: Shumugonj Upazilla : Mymensingh Sadar, District: Mymensingh
Age	:	35 Years
Marital status	:	Married
No. of siblings:	:	2(Two) brother and 3(Three) sisters
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. Mazada Khatun
(iii) Father's name	:	Md. Abdul Gofur
(iv) GB member's info	:	Branch: Chorniloxia, Group # 03, Centre # 15/M, Loan no.3648, Member since: 2001, First loan: Tk. 10,000, Last GB loan: 60,000, Outstanding: 32280
Further Information:		
(v) Who pays GB loan installment	:	NU.
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Eight

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural & Business
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 experiences.
Other Own/Family Sources of Income	:	Agricultural & Business
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01928393103
National ID number	:	6115240550502
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 used the money in his business development. Gradually several times she took GB loan and utilized in different purposes. Now he have no any existing loan from GB.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

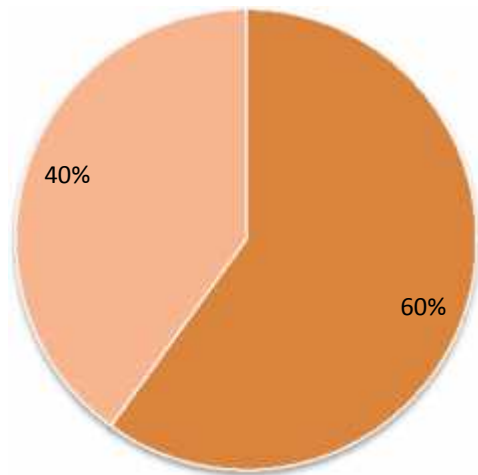
Business Name	:	Maer Dwa cow Fattening Farm
Address/ Location	:	Rogurampur,Shumugonj Mymensingh Sadar,Mymensingh
Total Investment in BDT	:	<b>BDT :5,00,000/-</b>
Financing	:	<b>Self financing:                    BDT : 3,00,000</b> <b>Required Investment:    BDT : 2,00,000 (as equity)</b>
Present salary/drawings 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 5 cows @ TK. 40,000/- 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 27,000/-;</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 = 800/-;</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project in early 2016.</li> </ul>

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

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Cow Shade (Ready)	130,000			130,000
Cost of 5 cow (Tk. 40,000 per Cow)		80,000	120,000	200,000
Fan & Light		5,000		5,000
Water Supply Motor		10,000		10,000
Working Capital (Feeding Cost per cow 27000 per six month and medicine)		55,000	80,000	135,000
Cash in hand		20,000		20,000
Total Capital	130,000	170,000	200,000	500,000

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	300,000	60
Investor's Investment	200,000	40
Total Investment	500,000	100



- Entrepreneur's Contribution
- Investor's Investment



# 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)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	4,500	4,500	9,000	4,950	4,950	9,900	5,445	5,445	10,890
<b>(A) Total Revenue</b>	<b>404,500</b>	<b>404,500</b>	<b>809,000</b>	<b>444,950</b>	<b>444,950</b>	<b>889,900</b>	<b>489,445</b>	<b>489,445</b>	<b>978,890</b>
<b>Less: Cost of sales</b>									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
<b>(B) Total Cost of Sales</b>	<b>335,000</b>	<b>335,000</b>	<b>670,000</b>	<b>351,750</b>	<b>351,750</b>	<b>703,500</b>	<b>369,338</b>	<b>369,338</b>	<b>738,675</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>69,500</b>	<b>69,500</b>	<b>139,000</b>	<b>93,200</b>	<b>93,200</b>	<b>186,400</b>	<b>120,108</b>	<b>120,108</b>	<b>240,215</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary	18,000	18,000	36,000	18,900	18,900	37,800	19,845	19,845	39,690
<b>Non Cash Item:</b>									
Depreciation Expenses			13,000			14,300			15,730
<b>Total Operating Cost (D)</b>	<b>25,900</b>	<b>25,900</b>	<b>64,800</b>	<b>27,195</b>	<b>27,195</b>	<b>68,690</b>	<b>28,555</b>	<b>28,555</b>	<b>72,840</b>
<b>(C-D)Net Profit:</b>	<b>43,600</b>	<b>43,600</b>	<b>74,200</b>	<b>66,005</b>	<b>66,005</b>	<b>117,710</b>	<b>91,553</b>	<b>91,553</b>	<b>167,376</b>
<b>Retained Income:</b>			<b>74,200</b>			<b>117,710</b>			<b>167,376</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.)***

	Year 1	Year 2	Year 3
<b>Cash inflow</b>			
Opening Balance	20,000	364,200	401,910
Capital Infusion by UDYOKTA	150,000	-	
Capital Infusion by Investor	200,000	-	
Sales	809,000	889,900	978,890
<b>Total Receipts</b>	<b>1,179,000</b>	<b>1,254,100</b>	<b>1,380,800</b>
<b><u>Cash Outflow</u></b>			
Cost of goods sold	670,000	703,500	738,675
Operating expenses	64,800	68,690	72,840
Payback to investor	80,000	80,000	80,000
<b>Total payment</b>	<b>814,800</b>	<b>852,190</b>	<b>891,515</b>
Closing Balances	364,200	401,910	489,286

# 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 three 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 12<sup>th</sup> Ex. SB Design Lab on 31<sup>st</sup>  
January, 2016 at Grameen Kalyan.

Thank you

# Pictures



















# Trade License

১৯৯০ সালের আইন সংখ্যা ১৮/৯০

**৭নং চরনিলাক্ষীয়া ইউনিয়ন পরিষদ**  
সদর দপ্তর, মনামনসিংহ

নাইলেন 'দি' অফিস নোংকটী  
১৯৯০ সালের আইন সংখ্যা ১৮/৯০

1990

ক্রমিক নং: ১৩৮  
স্বাক্ষর নং: ১৩৮  
তারিখ: ২০/০২/৯০

**ট্রেড লাইসেন্স**

ব্যবসা প্রতিষ্ঠানের নাম: আব্দুল হক  
 মালিকের নাম: ১৫১৪ বনাইল আব্দুল মাকসুম  
 মোতায়েন/সিদ্দিকা: গ্রাম: ১৫১৪ বনাইল  
উপজেলা: চরনিলাক্ষীয়া

সিদ্দিক/কর্মীর নাম: আব্দুল হক  
 কাছাকাছি লোকের নাম: আব্দুল হক  
 হাজি হুমিয়ার পাঠিয়ে দেবে: চরনিলাক্ষীয়া প্রকৌশলিক পরিষদ  
 লাইসেন্সের প্রকার: সাধারণ  
 নাইলেনের মেয়াদ: ১০,০৬,২০১০ তারিখ পর্যন্ত

স্বাক্ষর: শেখ মুজিবুর রহমান  
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**Thank You**

# ‡bvU

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