



**Grameen kalyan**

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



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

Name and address	:	Md. Makbul Hossain Vill : Kolabaria,Post: Jogoti Thana : Mirpur, District: Kushtia
Age	:	23 Years.
Marital status	:	Unmarried.
No. of siblings:	:	1 (one) brother & 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	:	<p>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Mst. Maksuda Khatun</p> <p>Md.Sirazul Islam</p> <p>Branch: poradhah, Group #05, Centro# 48/M, Loan no. 3961</p> <p>Member since: 1995 , First loan: Tk. 2,500, Last GB loan:Tk. 66,000, Outstanding:TK. 46,000.</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	H.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural 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 five years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Cow business & Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713922988
National ID number	:	19925019480000045
NU Project Source/Reference	:	Grameen Kalyan, Kushtia Unit Office, Kushtia.

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

Entrepreneur's Mother is a GB member since 1995. At first she took GB loan BDT 2,500 (two thousand five hundred) and used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

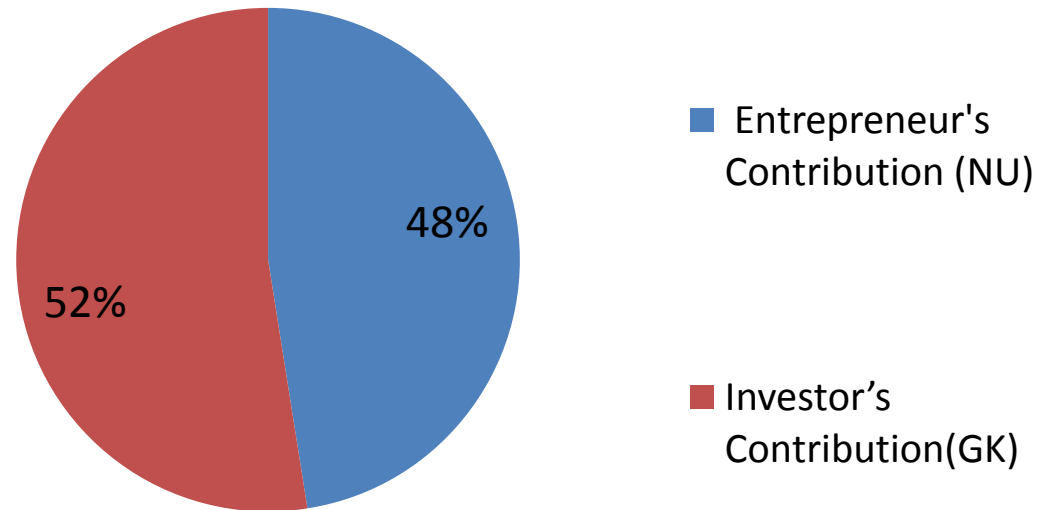
Business Name	:	Mogbul cow fattening Farm.
Address/ Location	:	Vill: Kolabaria, Post: Jogoti Thana: Mirpur, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,21,000/-</b>
Financing	:	Self financing: <b>BDT: 1,05,000/-</b> Required Investment: <b>BDT: 1,16,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT <b>3000</b> (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 the 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/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 is in April, 2016.</li> </ul>

## ***PROPOSED 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)	15,000	20,000	-	35,000
Cow(three cows)	40,000	0	80,000	120,000
3 Cows feeding for six month	-	18,000	36,000	54,000
Medicine	0	3,000	0	3,000
Water supply motor		6,000	0	6,000
Cash in hand	3,000	0	0	3,000
<b>Total Capital</b>	<b>58,000</b>	<b>47,000</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	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)	600	600	1,200	660	660	1,320	726	726	1,452
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
<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>29,700</b>	<b>29,700</b>	<b>59,400</b>	<b>36,570</b>	<b>36,570</b>	<b>73,140</b>	<b>43,527</b>	<b>43,527</b>	<b>87,054</b>
<b>(C-D)Net Profit:</b>	<b>41,700</b>	<b>41,700</b>	<b>83,400</b>	<b>50,400</b>	<b>50,400</b>	<b>100,800</b>	<b>60,992</b>	<b>60,992</b>	<b>121,983</b>
<b>Retained Income:</b>			<b>83,400</b>			<b>100,800</b>			<b>121,983</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><u>Cash inflow:</u></b>			
Opening Balance	3,000	203,000	257,400
Capital infusion By Udyokta	47,000		
Capital infusion by investor	116,000	0	0
Sales	490,800	539,340	592,707
Total receipts	656,800	742,340	850,107
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	59,400	73,140	87,054
Payback to investor	46,400	46,400	46,400
Total payment	453,800	484,940	517,124
Closing Balances	203,000	257,400	332,983

# 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 15<sup>th</sup> Ex. SB Design Lab on March 13,  
2016 at Grameen Kalyan

Thank you













# Mother and me

