



Grameen kalyan

Proposed NU Business Name : Mahfuj Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md . Fojlu Vill : Khorshadpur, Post: Shelaidah Thana : Kumarkhali, District: Kushtia
Age	:	33 Years.
Marital status	:	Married.
Children	:	01 Son & 02 Daughter's
No. of siblings:	:	2 (Two) Brother's & 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. Samena Khatun</p> <p>Md. Nikbar.</p> <p>Branch: Shilaidah, Group #012, Centre# 4/M, Loan no. 1561/1.</p> <p>Member since: 1999 , First loan: Tk. 3,000, Last GB loan: 16,000, Outstanding: 13,636</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Signature Knowledge.

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 fifteen years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01756119323.
National ID number	:	5017195422413.
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1999. At first she took GB loan BDT 3,000 (Three thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

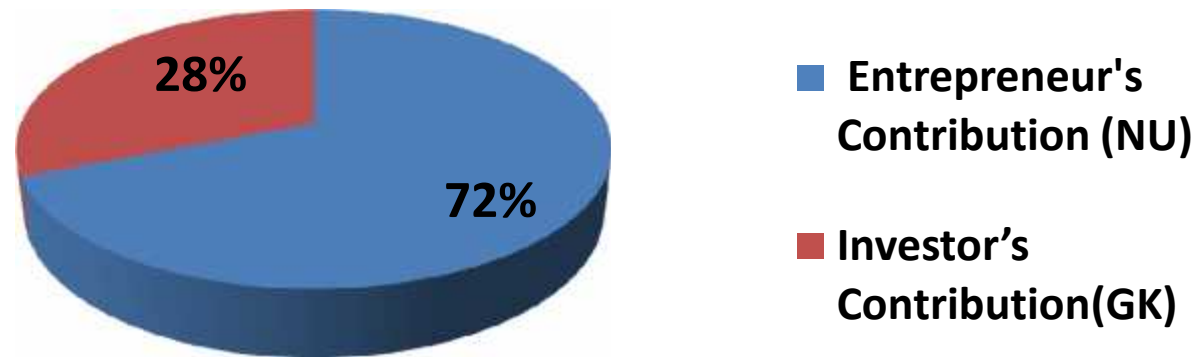
Business Name	:	Mahfuj Cow Fattening Farm.
Address/ Location	:	Vill: Khorshedpur, Post: Baniakandi Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 5,65,500
Financing	:	Self financing: BDT: 4,05,500 Required Investment: BDT: 1,60,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 6000 (Six thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 6 cows @ TK. 50,000/- each; ➤ In every six months the cows will be sale and new cow will purchase; i.e. each cycle of cow fattening will be for six months; ➤ Feeding cost of each cow/cycle = BDT 20,000-; ➤ Selling price of each cow after every cycle BDT 1,00,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	70,000	-	-	70,000
Cost of 6 cows (Tk. 50,000 per Cow)	200,000	-	150,000	350,000
Fan 03 Pieces	-	7,500	-	7,500
Working Capital (Feeding Cost per cow 20000 per six month)	-	120,000	-	120,000
Water supply motor & Fittings	-	8,000	-	8,000
Cash in hand	-	-	10,000	10,000
Total Capital	270,000	135,500	160,000	565,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	405,500	72
Investor's Contribution(GK)	160,000	28
Total Investment	565,500	100



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)
Revenue:									
Estimated Sales (Cow)	600,000	600,000	1,200,000	660,000	660,000	1,320,000	726,000	726,000	1,452,000
Cow Dung Sales	10,800	10,800	21,600	11,340	11,340	22,680	11,907	11,907	23,814
(A) Total Revenue	610,800	610,800	1,221,600	671,340	671,340	1,342,680	737,907	737,907	1,475,814
Less: Cost of sales									
Cow Cost	300,000	300,000	600,000	315,000	315,000	630,000	330,750	330,750	661,500
Cow Food	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
(B) Total Cost of Sales	420,000	420,000	840,000	441,000	441,000	882,000	463,050	463,050	926,100
Gross profit (GP) [C=(A-B)]	190,800	190,800	381,600	230,340	230,340	460,680	274,857	274,857	549,714
Less: Operating Costs:									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	4,800	4,800	9,600	5,040	5,040	10,080	5,292	5,292	10,584
Doctors and Medicine	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
Proposed salary-self	36,000	36,000	72,000	36,000	36,000	72,000	36,000	36,000	72,000
Non Cash Item:									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	53,100	53,100	106,200	54,105	54,105	108,210	55,175	55,175	110,351
(C-D)Net Profit:	137,700	137,700	275,400	176,235	176,235	352,470	219,682	219,682	439,364
Retained Income:			275,400			352,470			439,364

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
Cash inflow			
Opening Balance	-	506,900	795,370
Capital Infusion by Udyokta	135,500	-	-
Capital Infusion by Investor	160,000	-	-
Sales	1,221,600	1,342,680	1,475,814
Total Receipts	1,517,100	1,849,580	2,271,184
<u>Cash Outflow:</u>			
Cost of goods sold	840,000	882,000	926,100
Operating expenses	106,200	108,210	110,351
Return to investor	64,000	64,000	64,000
Total payment	1,010,200	1,054,210	1,100,451
Closing Balance	506,900	795,370	1,170,734

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Shortage of foods in rainy season.

OPPORTUNITIES

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

THREATS

- Theft;
- Disease.

Presented at 19th Ex. SB Design Lab on May 18,
2016 at Grameen Kalyan

Thank you

Existing Shade













NU With his Father & Mother



NU With his Mother



Thank You