



Proposed NU Business Name : Mohibul Cow Fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Mohibul Islam
Age	: 20 Yeares
Marital status	: Single
No. of siblings:	: 2 (Two) Brothers and 2 (Two) 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	: Most. Rojina Khatun
(iii) Father's name	: Md. Abdul Manan
(iv) GB member's info	: Branch: Alampur; Group # 03, Centre: 58/M, Loan No :
Further Information:	Member Since: 2005, First Loan : Tk. 5,000 Existing Loan : 40,000, Outstanding : 3,080
(v) Who pays GB loan installment	: Father
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: Nil
(viii) Any other loan like GCCN, GKF etc.	: Nil
(ix) Others	: Nil
Education, till to date	: MATS (6 th Semester)

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	MATS (6 th Semester)
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 has 4 cows rearing experiences. He will so get support from his father.
Other Own/Family Sources of Income	:	His Father is a veterinary doctor.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01775056178 / 01948092852
National ID number	:	Nil
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 5,000 (Five Thousand) and bought 01 (One) cow. Gradually several times she took GB loan and utilized in cow fattening business and in agricultural work.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

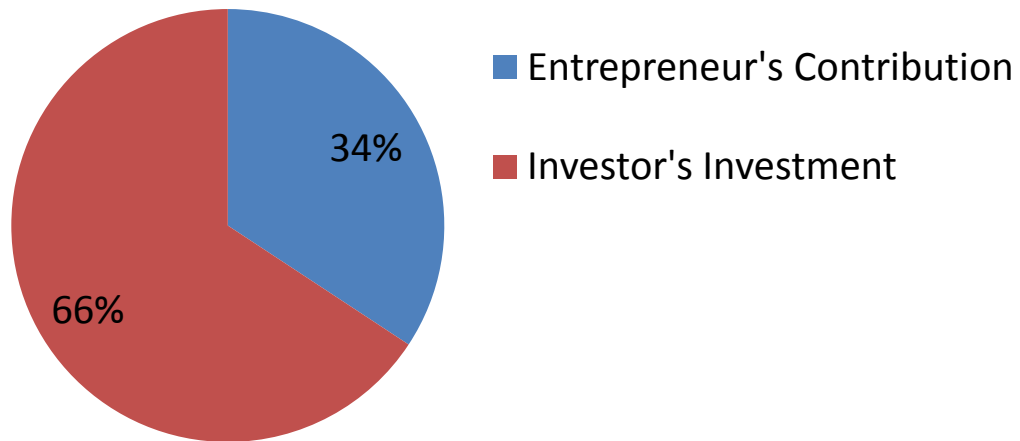
Business Name	:	Mohibul Cow fattening Farm
Address/ Location	:	Belghoria, Soshtipur, Kushtia Sadar, Kushtia.
Total Investment in BDT	:	BDT 2,51,000/-
Financing	:	Self Financing : BDT 86,000/- Required Investment BDT 1,65,000/-
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 3,000/-
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 40,000/- each; ➤ In every six months the 3 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months; ➤ Feeding cost of each cow/cycle = BDT 15,000/-; ➤ Selling price of each cow after every cycle = BDT 75,000/-; ➤ 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 Early March, 2015.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed Business (BDT) (2)	Total (BDT) (1+2)
Cow Shade (Repair)	70,000		70,000
Cost of 3 cow (Tk. 40,000 per Cow)		120000	120000
Fan		3000	3000
Water Supply Motor		7000	7000
Working Capital (including Feeding Cost per cow 15000 per six month and medicine)		45,000	45,000
Others		6000	6000
Total Capital	70,000	181,000	251,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	86,000	34
Investor's Investment	165,000	66
Total Investment	251,000	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)	225,000	225,000	450,000	247,500	247,500	472,500	272,250	272,250	544,500
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	230,400	230,400	460,800	241,920	241,920	483,840	254,016	254,016	508,032
Less: Cost of sales									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
(B) Total Cost of Sales	165,000	165,000	330,000	173,250	173,250	346,500	181,913	181,913	363,825
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	68,670	68,670	137,340	72,104	72,104	144,207
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
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-self	18,000	18,000	36,000	18,000	18,000	36,000	24,000	24,000	48,000
Other Expenses	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
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)	30,400	30,400	60,800	31,920	31,920	63,840	33,516	33,516	67,032
(C-D)Net Profit:	35,000	35,000	70,000	36,750	36,750	73,500	38,588	38,588	77,175
Retained Income:			70,000			73,500			77,175

Notes: 1. Agreed Grace period: 06 (Six) Months.

2. Investment Payback schedule: 06(Six) installment including ownership transfer fee after six months grace period.

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

	0	Year 1	Year 2	Year 3
<u>Cash inflow:</u>				
Opening Balance	0	50,000	60,000	67,500
Capital Infusion by UDYOKTA	86,000	0		
Capital Infusion by Investor	165,000	0		
Sales	0	460,800	483,840	508,032
Total Receipts	251,000	510,800	543,840	575,532
<u>Cash Outflow:</u>				
Cost of goods sold	120,000	330,000	346,500	363,825
Operating expenses	1,000	60,800	63,840	67,032
Fixed Asset	80,000	0		
Payback to investor		60,000	66,000	72,000
Total payment	201,000	450,800	476,340	502,857
Closing Balances	50,000	60,000	67,500	72,675

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Unavailability of quality food;
- 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 Executive SB Design Lab on February
28, 2015 at Grameen Kalyan

Thank you





Trade License

ইউনিয়ন পরিষদের খনন করণ
একটিমাত্র ও অতিরিক্ত কলের ১৫ (১) নিয়ম প্রকৃতক।

ক্রমিক নং - 1180

ট্রেড লাইসেন্স
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া।

নং - ১২ লাইসেন্স নং : ৯২/১০ তারিখ : ২০১৭/০২/০৬

স্বত্বাধিকার / কোম্পানী / ঠিকানা / প্রতিষ্ঠানের নাম মাহিনুর রহমাত মৌলভি

পিতা / স্বামী / মালিকের নাম হ্যাঃ হুমাঃ মাহিনুর ইসলাম

পেশা / কার্যক্রম কেন্দ্রীয় মাহিনুর কুষ্টিয়া সদর, কুষ্টিয়া

পেশা ক্রমিক ও স্থানীয় পরিষদ কর্তৃক ১০৬ মৌলভি কল্যাণ কেন্দ্র

কেন্দ্রীয় কল্যাণ খাতার সমত (কলের) ১০৬-১০৬ ইং ওয়ার্ড

পরিষদের মেয়াদ ইং ১০/০২/১৭ তারিখ ইং ১০/০২/১৭ পর্যন্ত।

স্বত্বাধিকার পরিমাণ { অর্ধেক টাকা ৩৪০+৪২৪০=৪৫৮০

কমত ডিস্ট্রিক্ট লায়সেন্সিং অফিস তারিখ : ১০/০২/১৭

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কুষ্টিয়া সদর, কুষ্টিয়া।

Thank You