



**Grameen Kalyan**

**Proposed NU Business Name: Milon Cow Fattening farm**



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

Name and address	: Md : Milon Hossain. Vill:Belghoria (Mondolpara), Post: Swastipur, Upazilla : Kushtia, District: Kushtia
Age	: 23 Years.
Marital status	: Single.
No. of siblings:	: 3 (Three) brothers .
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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Jamela Biswas. : Md. Helal Biswas. : Branch: Alampur, Group # 11, Centre # 48/M, Loan no.: 8009, Member since:2005, First loan: Tk. 5,000, Existing loan: 30,000, Outstanding: 20,720 : Father . : No : Nil : Nil : Nil
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.)	:	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 four years cow rearing experiences. He will also get support from his father.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01767967908 / 01922424670
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 a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

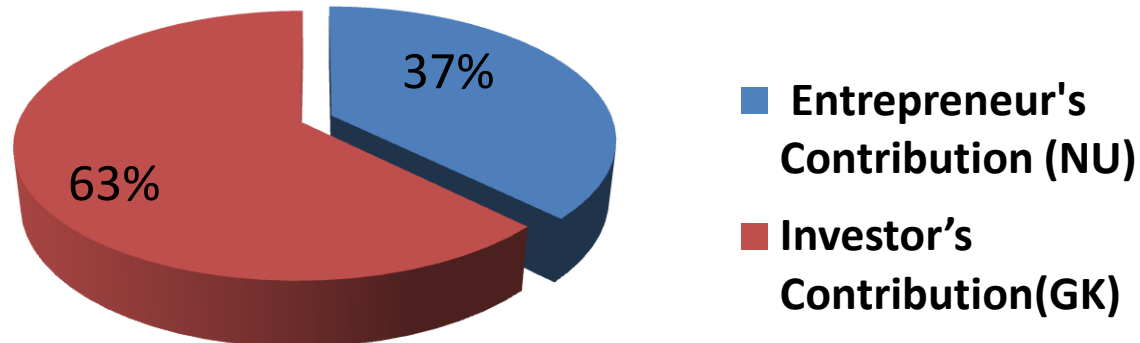
Project's Name	:	Milon Cow Fattening Farm.
Address/ Location	:	Belghoria (Mandolpara), Kushtia.
Total Investment	:	<b>BDT : 286000/-</b>
Financing	:	Self financing: <b>BDT : 1,07,000/-</b> Required Investment: <b>BDT : 1,79,000/-</b> (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	<b>BDT 2,000</b> (Two 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 3 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow 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 Early 2015.</li> </ul>

# PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed Business (BDT) (2)	Total (BDT) (1+2)
<b>Investments in different categories:</b>			
Cow Shade ( Ready)	87,000	-	87,000
Cow (Three cows )	0	120,000	120,000
3 Cows feeding for six month	0	54,000	54,000
Fan	-	3,000	3,000
Water Supply Motor	-	10,000	10,000
Electrical fittings	-	2,000	2,000
Cash in hand	5,000	5,000	10,000
<b>Total Capital</b>	<b>92,000</b>	<b>194,000</b>	<b>286,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	107,000	37
Investor's Contribution(GK)	179,000	63
<b>Total Investment</b>	<b>286,000</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	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
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)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	12,000	12,000	24,000	18,000	18,000	36,000	18,000	18,000	36,000
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>24,300</b>	<b>24,300</b>	<b>48,600</b>	<b>31,230</b>	<b>31,230</b>	<b>62,460</b>	<b>32,253</b>	<b>32,253</b>	<b>64,506</b>
<b>(C-D)Net Profit:</b>	<b>47,100</b>	<b>47,100</b>	<b>94,200</b>	<b>55,740</b>	<b>55,740</b>	<b>111,480</b>	<b>72,266</b>	<b>72,266</b>	<b>144,531</b>
<b>Retained Income:</b>	<b>94,200</b>		<b>111,480</b>			<b>144,531</b>			

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

2. **Investment Payback schedule:** Half-yearly installment will be paid after the first round of fund disbursement (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	0	320,200	261,680
Capital Infusion by UDYOKTA	107,000	0	0
Capital Infusion by Investor	179,000	0	0
Sales	490,800	439,340	592,707
Total Receipts	776,800	759,540	854,387
<b>Cash Outflow:</b>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	48,600	62,460	64,506
Payback to investor	60,000	70,000	84,800
Total payment	456,600	497,860	532,976
Closing Balances	320,200	261,680	321,411

# 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 4<sup>th</sup> Ex. SB Design Lab on June 7, 2015  
at Grameen Kalyan

Thank you

# Pictures

# My mother and me















# Trade License

ইউনিয়ন পরিষদের ৭নং ফরম  
একাউন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং - 1053

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

ছবি

বহি নং - ১১ লাইসেন্স নং : ১০ ৫৬ তারিখ : ২৬/৪/১৮

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম মিলন পাব মোটাজজাব্বতন ফার্ম

স্বামী / মালিকের নাম মোঃ মোঃ মিলন হোসেন

ঠিকানা শ্রেন্দেতিয়া মট্রিকুল, কুষ্টিয়া সদর, কুষ্টিয়া

পেশা ব্যবসা ও যানবাহন প্রভৃতি হাণ্ড মোটাজজাব্বতন ফার্ম

বৈধ বা বলবৎ থাকার সময় (বৎসর) ২০১৪-২০১৫ ইং পর্যন্ত

লাইসেন্সের মেয়াদ ইং হইতে ইং ৩০/৬/১৮ পর্যন্ত।

অংকে টাকা ২০০+৩০০=২৬০৮

কথায় দুইশত দ্বিগু-শত

মাত্র।

মোঃ হুমায়ুন কবীর  
৬ নং জিয়ারখী ইউনিয়ন পরিষদ  
কুষ্টিয়া সদর, কুষ্টিয়া।

**Thank You**