



**Grameen Kalyan**

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



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

Name and address	: Md : Amzad Hossain . Vill:Belghoria. Post: Swastipur Upazilla : Kushtia, District: Kushtia
Age	: 29 Years.
Marital status	: Married.
No. of siblings:	: 3 (Three) brothers & 2 (two) Sisters .
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.	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Mazeda Khatun. : Md. Mohar Ali . : Branch: Alampur, Group # 01, Centre # 03/M, Loan no.: 1092/1, Member since: 2012, First loan: Tk. 10,000, Existing loan: 25,000, Outstanding: 2750 : Entrepreneur . : No : Nil : Nil : Nil
Education, till to date	: B. com

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture 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 8 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	:	01732324356
National ID number	:	5017956460089
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 10,000 (Ten thousand) and bought two Goats. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## *PROPOSED NOBIN UDYOKTA BUSINESS INFO*

Project's Name	:	Maysha Cow Fattening Farm.
Address/ Location	:	Vill.Belghoria , Post: Swastipur,Kushtia.
Total Investment	:	<b>BDT :5,57,500 /-</b>
Financing	:	Self financing: <b>BDT :3,57,500/-</b> Required Investment: <b>BDT :2,00,000 /-(as equity)</b>
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :5000 (Five thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 6 cows @ TK. 50,000/- each;</li> <li>➤ In every six months 6 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 per cycle BDT 20,000/-</li> <li>➤ Selling price of each cow after every cycle BDT 95,000/-;</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>

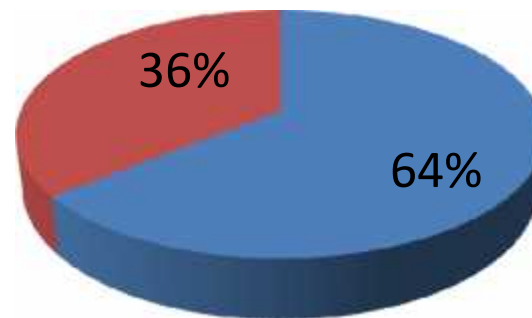
# *PROPOSED PROJECT INVESTMENT BREAKDOWN*

Particulars	Existing Business	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
Cow Shade ( Ready)	120,000	-		120,000
Cows (six cows)	100,000	0	200,000	300,000
6 Cows feeding for six month	0	120,000	0	120,000
Fan	2,500	0	0	2,500
Water Supply Motor	8,000	0	0	8,000
Electrical fittings	2,000	0	0	2,000
Cash in hand	5,000	0	0	5,000
<b>Total Capital</b>	<b>237,500</b>	<b>120,000</b>	<b>200,000</b>	<b>557,500</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	357,500	64
Investor's Contribution(GK)	200,000	36
<b>Total Investment</b>	<b>557,500</b>	<b>100%</b>

- Entrepreneur's Contribution (NU)
- Investor's Contribution(GK)



## 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)	570,000	570,000	1,140,000	627,000	627,000	1,254,000	689,700	689,700	1,379,400
Cow Dung Sales	10,800	10,800	21,600	11,340	11,340	22,680	11,907	11,907	23,814
<b>(A) Total Revenue</b>	<b>580,800</b>	<b>580,800</b>	<b>1,161,600</b>	<b>638,340</b>	<b>638,340</b>	<b>1,276,680</b>	<b>701,607</b>	<b>701,607</b>	<b>1,403,214</b>
<b>Less: Cost of sales</b>									
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>(B) Total Cost of Sales</b>	<b>420,000</b>	<b>420,000</b>	<b>840,000</b>	<b>441,000</b>	<b>441,000</b>	<b>882,000</b>	<b>463,050</b>	<b>463,050</b>	<b>926,100</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>160,800</b>	<b>160,800</b>	<b>321,600</b>	<b>197,340</b>	<b>197,340</b>	<b>394,680</b>	<b>238,557</b>	<b>238,557</b>	<b>477,114</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1800	1800	3,600	1,980	1,980	3,960	2,178	2,178	4,356
Transportation	6000	6000	12,000	6,600	6,600	13,200	7,260	7,260	14,520
Doctors and Medicine	6000	6000	12,000	6,600	6,600	13,200	7,260	7,260	14,520
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	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	4500	4500	9,000	4,500	4,500	9,000	4,500	4,500	9,000
<b>Total Operating Cost (D)</b>	<b>50,400</b>	<b>50,400</b>	<b>100,800</b>	<b>51,990</b>	<b>51,990</b>	<b>103,980</b>	<b>53,739</b>	<b>53,739</b>	<b>107,478</b>
<b>(C-D)Net Profit:</b>	<b>110,400</b>	<b>110,400</b>	<b>220,800</b>	<b>145,350</b>	<b>145,350</b>	<b>290,700</b>	<b>184,818</b>	<b>184,818</b>	<b>369,636</b>
<b>Retained Income:</b>	<b>220,800</b>		<b>290,700</b>			<b>369,636</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><u>Cash inflow:</u></b>			
Opening Balance	5,000	345,800	556,500
Capital Infusion by Investor	200,000	0	0
Sales	1,161,600	1,276,680	1,403,214
Total Receipts	1,366,600	1,622,480	1,959,714
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	840,000	882,000	926,100
Operating expenses	100,800	103,980	107,478
Payback to investor	80,000	80,000	80,000
Total payment	1,020,800	1,065,980	1,113,578
Closing Balances	345,800	556,500	846,136

# 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 7<sup>th</sup> SB Ex. Design Lab on 1<sup>st</sup> of  
September, 2015 at Grameen Kalyan

Thank you















# My mother & me









# Trade License

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

ক্রমিক নং - 1415

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

বহি নং - ১৫ লাইসেন্স নং : ১৫১৫ তারিখ : ১২.১৮.১৫

সেখানে / কোম্পানী / ফার্ম / গ্রহীতার নাম সাইক্লা মোটোরভ্যান কন্ট্রোলার্স

পিতা / মাতা / মালিকের নাম মোঃ মোঃ মাহমুদুল হক

ঠিকানা কেন্দ্রিয়া, স্ট্রিট পুত্র, কুষ্টিয়া সদর, কুষ্টিয়া

সেখানে/যেখানে ও যানবাহন প্রভৃতি মোটোরভ্যান কন্ট্রোলার্স

বেধ বা বলবৎ থাকার সময় (বৎসর) ২০১৫-২০১৬

লাইসেন্সের মেয়াদ ইং ৩১/০৩/১৬ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ২০০ + ৩০০০ = ৩২০০  
কথায় দুইশত দ্বিগুণ টাকা মাত্র।

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