



Grameen kalyan

Proposed NU Business Name : Milon Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Milon Hossain Shanto. Vill : Kollyanpur, Post: Hashimpur Thana : Kumarkhali, District: Kushtia
Age	:	19 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	2 (Two) 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. (ix) Others	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Shahida Khatun</p> <p>Late. Akkas Ali</p> <p>Branch: Shilaidah, Group #05, Centre# 43/M, Loan no. 4495.</p> <p>Member since: 2006 , First loan: Tk. 6,000, Last GB loan: 4,000, Outstanding:3500</p> <p>NU</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.)	:	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 Nine years cow rearing experience.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01780521015.
National ID number	:	5017194009516.
NU Project Source/Reference	:	Gk/Kum/Md. Rashidul Islam/2555

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 6,000 (Six 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

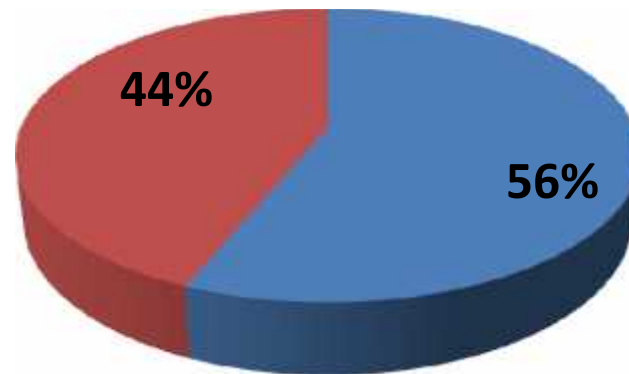
Business Name	:	Milon Cow Fattening Farm.
Address/ Location	:	Vill: Kollyanpur, Post: Hashimpur Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 3,43,000
Financing	:	Self financing: BDT: 1,93,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 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 (Repair)	-	50,000	-	50,000
Cost of 4 Cows (Tk. 50,000 per Cow)	40,000	-	150,000	190,000
Fan 02 Pieces	-	5,000	-	5,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	80,000	-	80,000
Water supply motor & Fittings	-	8,000	-	8,000
Cash in hand	-	10,000	-	10,000
Total Capital	40,000	153,000	150,000	343,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	193,000	56
Investor's Contribution(GK)	150,000	44
Total Investment	343,000	100



- 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)
Revenue:									
Estimated Sales (Cow)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	407,200	407,200	814,400	447,560	447,560	895,120	491,938	491,938	983,876
Less: Cost of sales									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
(B) Total Cost of Sales	280,000	280,000	560,000	294,000	294,000	588,000	308,700	308,700	617,400
Gross profit (GP) [C=(A-B)]	127,200	127,200	254,400	153,560	153,560	307,120	183,238	183,238	366,476
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	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
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)	40,800	40,800	81,600	41,790	41,790	83,580	42,845	42,845	85,689
(C-D)Net Profit:	86,400	86,400	172,800	111,770	111,770	223,540	140,394	140,394	280,787
Retained Income:			172,800			223,540			280,787

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	-	415,800	579,340
Capital Infusion by Udyokta	153,000	-	-
Capital Infusion by Investor	150,000	-	-
Sales	814,400	895,120	983,876
Total Receipts	1,117,400	1,310,920	1,563,216
Cash Outflow:			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	81,600	83,580	85,689
Return to investor	60,000	60,000	60,000
Total payment	701,600	731,580	763,089
Closing Balance	415,800	579,340	800,127

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 21th Ex. SB Design Lab on May 29,
2016 at Grameen Kalyan

Thank you

Existing Shade













NU With his Mother



Thank You