



Grameen kalyan

Proposed NU Business Name : Muktar Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md . Muktar Hossain Torfdar Vill : Samoshpur, Post: Khoksa Thana : Khoksa, District: Kushtia
Age	:	20 Years.
Marital status	:	Unmarried.
No. of siblings:	:	2 (two) Brothers & 1(One) Sister
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Julia Khatun
(iii) Father's name	:	Md. Fojlul Haq Torfdar
(iv) GB member's info	:	Branch: Khoksha, Group # 01, Centre# 41/M, Loan no. 4241 Member since: 2006, First loan: Tk. 5,000, Last GB loan: 85,000, Outstanding: 70,000
Further Information:	:	
(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	:	S.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural Work.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no formal training & he has Five years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01782961641
National ID number	:	199250363710013164
NU Project Source/Reference	:	Gk/Kum/Md. Anowar Hossain/2525

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 5,000 (Five thousand) and used agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

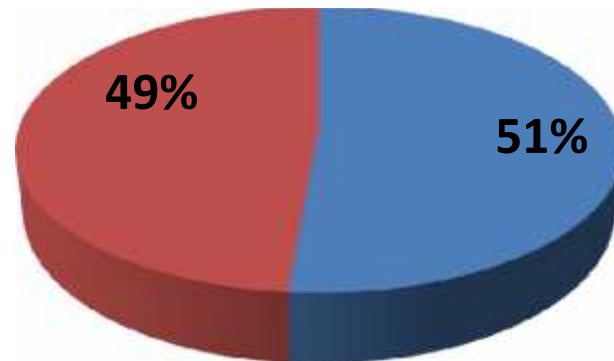
Business Name	:	Muktar Cow Fattening Farm.
Address/ Location	:	Vill: Somoshpur, Post: Khoksa Thana : Khoksa, District: Kushtia.
Total Investment in BDT	:	BDT: 2,05,500
Financing	:	Self financing: BDT: 1,05,500 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 30,000/- 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 15,000/- ➤ Selling price of each cow after every cycle BDT 65,000/-; ➤ 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)	40,000	10,000	0	50,000
Cost of 3 cows (Tk. 30,000 per Cow)	-	0	90,000	90,000
Fan 01 Piece	-	2,500	0	2,500
Working Capital (Feeding Cost per cow 15000 per six month)	-	45,000	0	45,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	0	10000	10000
Total Capital	40,000	65,500	100,000	205,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	105,500	51
Investor's Contribution(GK)	100,000	49
Total Investment	205,500	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)	195,000	195,000	390,000	214,500	214,500	429,000	235,950	235,950	471,900
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	200,400	200,400	400,800	220,170	220,170	440,340	241,904	241,904	483,807
Less: Cost of sales									
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
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	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	78,420	78,420	156,840	93,066	93,066	186,132
Less: Operating Costs:									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
Doctors and Medicine	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
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)	36,600	36,600	73,200	37,380	37,380	74,760	38,214	38,214	76,428
(C-D)Net Profit:	28,800	28,800	57,600	41,040	41,040	82,080	54,852	54,852	109,704
Retained Income:			57,600			82,080			109,704

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	-	183,100	225,180
Capital Infusion by Udyokta	65,500	-	-
Capital Infusion by Investor	100,000	-	-
Sales	400,800	440,340	483,807
Total Receipts	566,300	623,440	708,987
<u>Cash Outflow:</u>			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	73,200	74,760	76,428
Return to investor	40,000	40,000	40,000
Total payment	383,200	398,260	414,103
Closing Balance	183,100	225,180	294,884

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Shortage of foods in rainy season.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Veterinary Doctors;<input type="checkbox"/> This area is famous for cattle fattening;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 22th Ex. SB Design Lab on June 16,
2016 at Grameen Kalyan

Thank you

Existing Shade









NU With his Father & Mother



NU With his Mother



Thank You