



**Grameen kalyan**

*Proposed NU Business Name : Mahmud Cow Fattening Farm*



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

Name and address	:	Md . Mahmud Milon Biswas Vill : Khordobogram, Post: Shelaidah Thana Kumarkhali, District: Kushtia
Age	:	32 Years.
Marital status	:	Married.
Children	:	01 Son
No. of siblings:	:	4 (Four) Brother's & 3 (Three) Sister's
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. Anowara Khatun Late. Abdur Rahim Branch: Shelaidah, Group # 01, Centre# 1/M, Loan no. 1003 Member since: 2007 , First loan: Tk. 9,000, Last GB loan: 10,000, Outstanding: All paid NU No Nil Nil 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.)	:	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 fifteen years cow rearing experience.
Other Own/Family Sources of Income	:	NU operate a small shop in house.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713919231
National ID number	:	5017194515517
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

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

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 9,000 (Nine thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

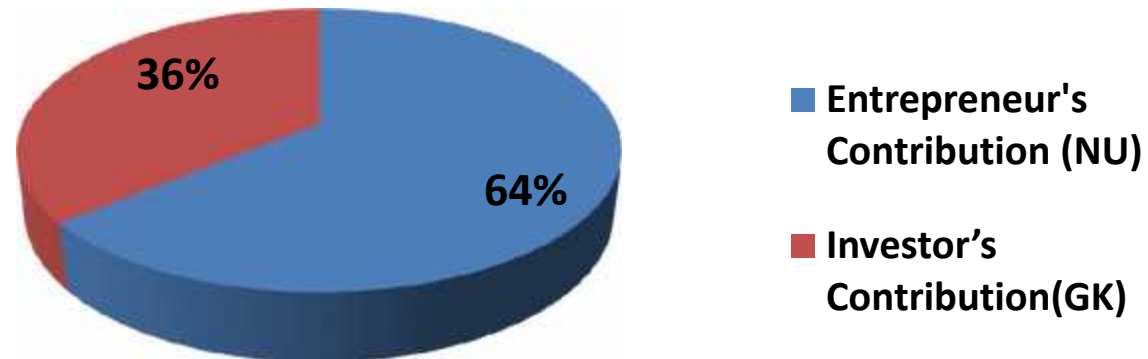
Business Name	:	<b>Mahmud Cow Fattening Farm.</b>
Address/ Location	:	Vill: Khordobongram, Post: Shelaidah Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 4,43,500</b>
Financing	:	Self financing: <b>BDT: 2,83,500</b> Required Investment: <b>BDT: 1,60,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 5000</b> (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 6 cows @ TK. 40,000/- each;</li> <li>➤ In every six months the cows will be sold and new cow will purchase; i.e. each cycle of cow fattening 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 85,000/-;</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 as soon as possible.</li> </ul>

## ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade	70,000	-	-	70,000
Cost of 6 cows (Tk. 40,000 per Cow)	80,000	-	160,000	240,000
Fan 03 Pieces	5,000	2,500	-	7,500
Working Capital (Feeding Cost per cow 18000 per six month)	-	108,000	-	108,000
Water supply motor & Fittings	-	8,000	-	8,000
Cash in hand	-	10,000	-	10,000
<b>Total Capital</b>	<b>155,000</b>	<b>128,500</b>	<b>160,000</b>	<b>443,500</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	283,500	64
Investor's Contribution(GK)	160,000	36
<b>Total Investment</b>	<b>443,500</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)	510,000	510,000	1,020,000	561,000	561,000	1,122,000	617,100	617,100	1,234,200
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>520,800</b>	<b>520,800</b>	<b>1,041,600</b>	<b>572,340</b>	<b>572,340</b>	<b>1,144,680</b>	<b>629,007</b>	<b>629,007</b>	<b>1,258,014</b>
<b>Less: Cost of sales</b>									
Cow Cost	240,000	240,000	480,000	252,000	252,000	504,000	264,600	264,600	529,200
Cow Food	108,000	108,000	216,000	113,400	113,400	226,800	119,070	119,070	238,140
<b>(B) Total Cost of Sales</b>	<b>348,000</b>	<b>348,000</b>	<b>696,000</b>	<b>365,400</b>	<b>365,400</b>	<b>730,800</b>	<b>383,670</b>	<b>383,670</b>	<b>767,340</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>172,800</b>	<b>172,800</b>	<b>345,600</b>	<b>206,940</b>	<b>206,940</b>	<b>413,880</b>	<b>245,337</b>	<b>245,337</b>	<b>490,674</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
<b>Non Cash Item:</b>									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
<b>Total Operating Cost (D)</b>	<b>44,400</b>	<b>44,400</b>	<b>88,800</b>	<b>45,270</b>	<b>45,270</b>	<b>90,540</b>	<b>46,199</b>	<b>46,199</b>	<b>92,397</b>
<b>(C-D)Net Profit:</b>	<b>128,400</b>	<b>128,400</b>	<b>256,800</b>	<b>161,670</b>	<b>161,670</b>	<b>323,340</b>	<b>199,139</b>	<b>199,139</b>	<b>398,277</b>
<b>Retained Income:</b>			<b>256,800</b>			<b>323,340</b>			<b>398,277</b>

**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.)***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Cash inflow</b>			
Opening Balance	-	481,300	740,640
Capital Infusion by Udyokta	128,500	-	-
Capital Infusion by Investor	160,000	-	-
Sales	1,041,600	1,144,680	1,258,014
<b>Total Receipts</b>	<b>1,330,100</b>	<b>1,625,980</b>	<b>1,998,654</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	696,000	730,800	767,340
Operating expenses	88,800	90,540	92,397
Return to investor	64,000	64,000	64,000
<b>Total payment</b>	<b>848,800</b>	<b>885,340</b>	<b>923,737</b>
<b>Closing Balance</b>	<b>481,300</b>	<b>740,640</b>	<b>1,074,917</b>

# 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 19<sup>th</sup> Ex. SB Design Lab on May 18,  
2016 at Grameen Kalyan

Thank you

# Existing Shade

















# NU with his mother



**Thank You**