



Grameen kalyan

Proposed NU Business Name : Mizanur Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mizanur Rahman Simul Vill : Shalda, Post:Hatos Horepur, Thana : Kushtia, District: Kushtia
Age	:	23Years.
Marital status	:	Married.
Children	:	Nil
No. of siblings:	:	2 (Two) Brothers 1 (one) sister
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. Sifali Khatun</p> <p>Md. Abdul Mannan.</p> <p>Branch:Horepur,Group # 016, Centre # 13/M, Loan no: 7472</p> <p>Member since: 2007 , First loan: Tk. 5,000, Last GB loan: 16,000, Outstanding: 14592.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	SSC.

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 Seven years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01756535353.
National ID number	:	19925017944000300.
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Habibur Rahaman(2478).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 5,000 (Five 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

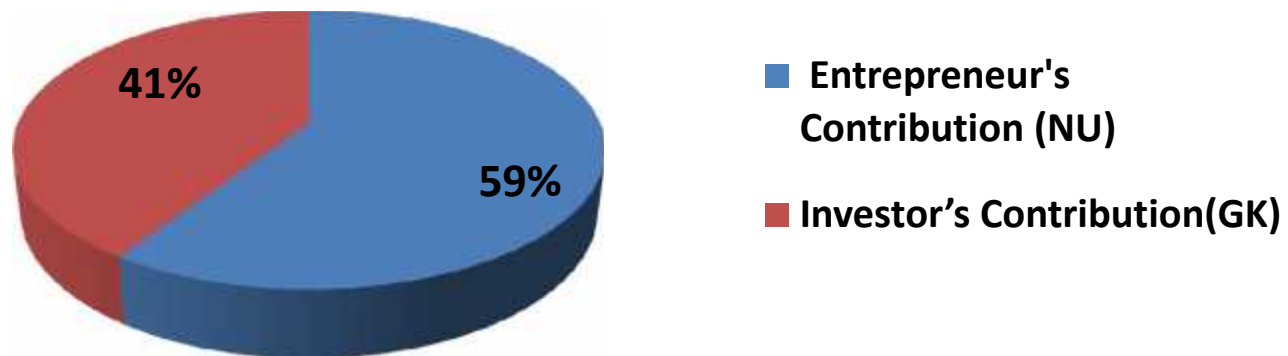
Business Name	:	Mizanur Cow Fattening Farm.
Address/ Location	:	Vill: Shalda, Post:Hatos horepur, Thana : Kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 2,21,000/-
Financing	:	Self financing: BDT: 1,31,000/- Required Investment: BDT: 90,000/-
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 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 70,000/-; ➤ 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)	2,000	25,000	0	27,000
Cost of 4 cows (Tk. 30,000 per Cow)	30,000	0	90,000	120,000
Fan 01 Piece	-	3,000	0	3,000
Working Capital (Feeding Cost per cow 15000 per six month)	15,000	45,000	0	60,000
Medicine		4,000		4,000
Water supply motor & Fittings	-	7,000	0	7,000
Total Capital	47,000	84,000	90,000	221,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	131,000	59
Investor's Contribution(GK)	90,000	41
Total Investment	221,000	100



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)	280,000	280,000	560,000	308,000	308,000	616,000	338,800	338,800	677,600
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	287,200	287,200	574,400	315,560	315,560	631,120	346,738	346,738	693,476
Less: Cost of sales									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	180,000	180,000	360,000	189,000	189,000	378,000	198,450	198,450	396,900
Gross profit (GP) [C=(A-B)]	107,200	107,200	214,400	126,560	126,560	253,120	148,288	148,288	296,576
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
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)	30,800	30,800	61,600	31,590	31,590	63,180	32,435	32,435	64,869
(C-D)Net Profit:	76,400	76,400	152,800	94,970	94,970	189,940	115,854	115,854	231,707
Retained Income:	152,800			189,940			231,707		

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	-	290,800	444,740
Capital Infusion by Udyokta	84,000	-	-
Capital Infusion by Investor	90,000	-	-
Sales	574,400	631,120	693,476
Total Receipts	748,400	921,920	1,138,216
Cash Outflow:			
Cost of goods sold	360,000	378,000	396,900
Operating expenses	61,600	63,180	64,869
Return to investor	36,000	36,000	36,000
Total payment	457,600	477,180	497,769
Closing Balance	290,800	444,740	640,447

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 23rd Ex. SB Design Lab on June 19,
2016 at Grameen Kalyan

Thank you

Existing Shade









NU With his Mother



Thank You