



Grameen Kalyan

Proposed NU Business Name: Mizanur Cow Fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md:Mizanur Rahaman Vill:Bottoil (Miapara) Post: Bistic. Upazilla : Kushtia, District: Kushtia
Age	: 30 Years
Marital status	: Married
No. of siblings:	: 2(Two) brothers and 3 (Three) 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Shamela Khatun. : Md. Arshed Ali. : Branch: Alampur, Group # 11, Centre # 04/M, Loan no.: 5801/1, Member since 2005, First loan: Tk 5,000, Last loan: 30,000, Outstanding: All paid. : Entrepreneur : No : Nil : Nil : Nil
Education, till to date	: Class 5

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 Six 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	:	01757248671
National ID number	:	5019436359947
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 5,000 (Five thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

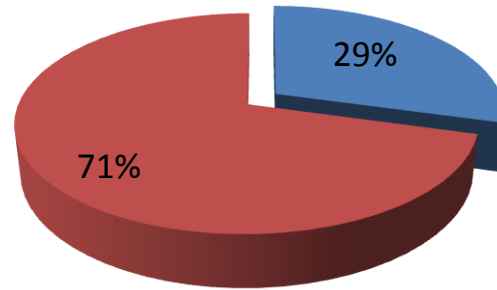
Project's Name 0	:	Mizanur Cow Fattening Farm.
Address/ Location	:	Bottoil(Miapara), Kushtia.
Total Investment	:	BDT: 198,000/-
Financing	:	Self financing: BDT: 58000/- Required Investment: BDT: 140,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT 2,000 (Two thousand 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 3 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow 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 Early 2015.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed Business (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Cow Shade (Repair)		40,000	40,000
Cow (three cows)	0	90,000	90,000
3 Cows feeding for six month	0	45,000	45,000
Fan		3,000	3,000
Water Supply Motor		8,000	8,000
Electrical fittings	2,000	0	2,000
Cash in hand	5,000	5,000	10,000
Total Capital	7,000	191,000	198,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	58,000	29
Investor's Contribution(GK)	140,000	71
Total Investment	198,000	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)	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	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	12,000	12,000	24,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	25,300	25,300	50,600	32,330	32,330	64,660	33,463	33,463	66,926
(C-D)Net Profit:	40,100	40,100	80,200	46,090	46,090	92,180	59,603	59,603	119,206
Retained Income:			80,200			92,180			119,206

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
Cash inflow:			
Opening Balance	0	90,200	122,380
Capital Infusion by UDYOKTA	58,000	0	0
Capital Infusion by Investor	140,000	0	0
Sales	400,800	440,340	483,807
Total Receipts	458,800	530,540	606,187
Cash Outflow:			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	50,600	64,660	66,926
Payback to investor	48,000	60,000	60,000
Total payment	368,600	408,160	424,601
Closing Balances	90,200	122,380	181,586

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 3rd SB Ex. Design Lab on 29th
April, 2015 at Grameen Kalyan

Thank you

My mother and me







Trade License

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
ইউনিয়ন পরিষদের ৭ নং ফরম
এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

ক্রমিক নং 192

লাইসেন্স

৪ নং বটতৈল ইউনিয়ন পরিষদ

লাইসেন্স নং -এ(৩১২)২৪-২৫ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।
তারিখ : ৩০/০৬/১৫

দোকান / কোম্পানী / গ্রহীতার নাম : সিকান্দার আলী মেসার্সের ব্যবসা
পিতা / স্বামী / মালিকের নাম : মোঃ সিকান্দার রহমান
ঠিকানা : বটতৈল কুষ্টিয়া
পেশা, ব্যবসা ও যানবাহন প্রভৃতি : সিকান্দার রহমান বৈধ বা বলবৎ থাকার সময় : ২০১৫-২০১৬
লাইসেন্সের মেয়াদ : ৩০/৬/২০১৫ পর্যন্ত।
দেয়া টাকার পরিমাণ (অংকে) ৩০০/- টাকা পয়সা (কথায়) তিনশত টাকা মাত্র

১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৪৫/-

মোহর

চেয়ারম্যান
৪নং বটতৈল ইউনিয়ন পরিষদ
৪নং বটতৈল ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া। ৩০/৬/১৫

Thank You