



**Grameen kalyan**

**Proposed NU Business Name : Momena Cow Fattening Farm**



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

Name and address	: Md. Habib Hossain Vill: Boro Maliat, Post: Baniakandi Thana : Kumarkhali, District: Kushtia
Age	: 21 years.
Marital status	: Single.
No. of siblings:	: 1 (One) brothers and 5 (Five) 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. Momena Khatun : Md. Nazimuddin : Branch: Kumarkhali, Group #01, Centro# 3/M, Loan no. 4965/1 Member since: 2010 , First loan: Tk. 6,000, Last GB loan: 40,000, Outstanding: 30,000. : Father : No : Nil : Nil : Nil
Education, till to date	: H.S.C Pass.

## ***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 07 years cow rearing experiences.
Other Own/Family Sources of Income	:	Father working Auto Rice Mill
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01734307213
National ID number	:	19955017186004400 (By Birth Certificate)
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 2010. At first she took GB loan BDT 6,000 (Three thousand) and used purchase a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

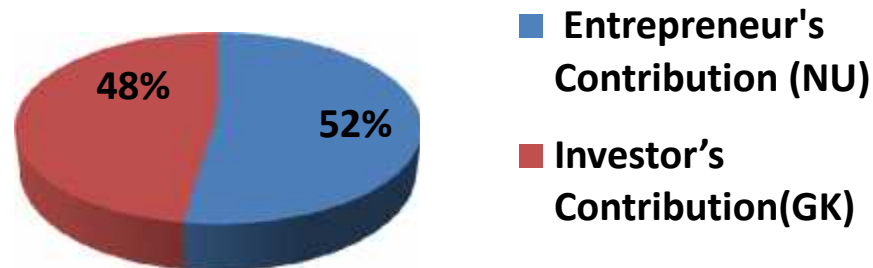
Business Name	:	Momena Cow Fattening Farm.
Address/ Location	:	Vill: Boro Maliat , Post:Baniakandi Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	<b>BDT: 4,19,000</b>
Financing	:	Self financing: <b>BDT: 2,19,000</b> Required Investment: <b>BDT: 2,00,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 4000</b> (Four 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 80,000/-;</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 in late 2015.</li> </ul>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade		50,000	-	50,000
Cost for 6 cow	40,000		200,000	240,000
Cow feeding for six month		108,000		108,000
Fan		3,000	-	3,000
Water supply motor & Fittings	8,000		-	8,000
Cash in hand	-	10,000	-	10,000
<b>Total Capital</b>	<b>48,000</b>	<b>171,000</b>	<b>200,000</b>	<b>419,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	219,000	52
Investor's Contribution(GK)	200,000	48
<b>Total Investment</b>	<b>419,000</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)	480,000	480,000	960,000	528,000	528,000	1,056,000	580,800	580,800	1,161,600
Cow Dung Sales	10,800	10,800	21,600	11,340	11,340	22,680	11,907	11,907	11,924
<b>(A) Total Revenue</b>	<b>490,800</b>	<b>490,800</b>	<b>981,600</b>	<b>539,340</b>	<b>539,340</b>	<b>1,078,680</b>	<b>592,707</b>	<b>592,707</b>	<b>1,173,524</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>142,800</b>	<b>142,800</b>	<b>285,600</b>	<b>173,940</b>	<b>173,940</b>	<b>347,880</b>	<b>209,037</b>	<b>209,037</b>	<b>406,184</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
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	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
<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>36,600</b>	<b>36,600</b>	<b>73,200</b>	<b>37,380</b>	<b>37,380</b>	<b>74,760</b>	<b>38,214</b>	<b>38,214</b>	<b>76,428</b>
<b>(C-D)Net Profit:</b>	<b>106,200</b>	<b>106,200</b>	<b>212,400</b>	<b>136,560</b>	<b>136,560</b>	<b>273,120</b>	<b>170,823</b>	<b>170,823</b>	<b>341,646</b>
<b>Retained Income:</b>			<b>212,400</b>			<b>273,120</b>			<b>341,646</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	0	503,400	696,520
Capital Infusion by Udyokta	171000	0	0
Capital Infusion by Investor	200000	0	0
Sales	981,600	1,078,680	1,173,524
<b>Total Receipts</b>	<b>1,352,600</b>	<b>1,582,080</b>	<b>1,870,044</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	696,000	730,800	767,340
Operating expenses	73,200	74,760	76,428
Return to investor	80,000	80,000	80,000
<b>Total payment</b>	<b>849,200</b>	<b>885,560</b>	<b>923,768</b>
<b>Closing Balances</b>	<b>503,400</b>	<b>696,520</b>	<b>946,276</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Ownership in his own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Shortage of foods in rainy season.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local Veterinary Doctors;</li><li><input type="checkbox"/> This area is famous for cattle fattening;</li><li><input type="checkbox"/> Investor's money will be payback in three years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Disease.</li></ul>

Presented at 7<sup>th</sup> SB Ex. Design Lab on 1<sup>st</sup> of  
September, 2015 at Grameen Kalyan

Thank you

# Existing Shade







## Family Picture (Nu With Mother)









**Thank You**

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