



**Grameen kalyan**

*Proposed NU Business Name :Jony Cow Fattening Farm*



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

Name and address	:	Md.Jony Hossain Vill : Monohorpur ,Post: Tebuniya, Thana : Pabna, District:Pabna
Age	:	19 Years.
Marital status	:	Married.
Children	:	One son
No. of siblings:	:	2(two) Brothers and 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Monjura khatun. Md.Jiarul Pramanik. Branch: Devuttor, Group #07, Centre# 71/M, Loan no 6981/1 Member since: 2011 , First loan: Tk.5,000, Last GB loan: 15,000, Outstanding 7,000 Father. No Nil Nil Nil
Education, till to date	:	Class Five.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture 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.)	:	No formal training but he has five years cow rearing experiences.
Other Own/Family Sources of Income	:	Father's income from wood mechanic.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01965-736470
National ID number	:	19977615577021127
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit, Pabna.(FS: Juyel Sheikh-2724)

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

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 5,000 (five thousand) and used cow rearing business. Subsequently she borrowed loan from GB for several times for different activities including agriculture work.

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

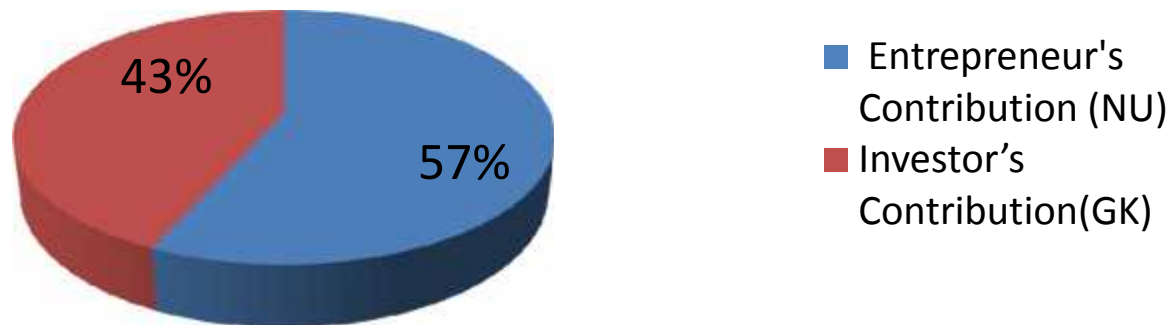
Business Name	:	<b>Jony Cow Fattening Farm.</b>
Address/ Location	:	Vill: Monohorpur, Post: Tebuniya. Thana : Pabna, District: Pabna
Total Investment in BDT	:	<b>BDT: 3,47,000</b>
Financing	:	Self financing: <b>BDT: 1,97,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 4000</b> (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK. 50,000/- each;</li> <li>➤ 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;</li> <li>➤ Feeding cost of each cow/cycle = BDT 18,000-;</li> <li>➤ Selling price of each cow after every cycle BDT 1,00,000/-</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 in July, 2016</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 (Repair)	20,000	30,000	0	50,000
Cost of 4 cows (Tk. 50,000 per Cow)	50,000	0	150,000	200,000
Fan 02 Pieces	-	4,000	0	4,000
Working Capital (Feeding Cost per cow 18000 per six month)		72,000	0	72,000
Water supply motor & Fittings	-	7,000	0	7,000
medicine and doctor		4,000		4,000
Cash in hand	-	10000		10000
<b>Total Capital</b>	<b>70,000</b>	<b>127,000</b>	<b>150,000</b>	<b>347,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	197,000	57
Investor's Contribution(GK)	150,000	43
<b>Total Investment</b>	<b>347,000</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)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
<b>(A) Total Revenue</b>	<b>407,200</b>	<b>407,200</b>	<b>814,400</b>	<b>447,560</b>	<b>447,560</b>	<b>895,120</b>	<b>491,938</b>	<b>491,938</b>	<b>975,955</b>
<b>Less: Cost of sales</b>									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
<b>(B) Total Cost of Sales</b>	<b>272,000</b>	<b>272,000</b>	<b>544,000</b>	<b>285,600</b>	<b>285,600</b>	<b>571,200</b>	<b>299,880</b>	<b>299,880</b>	<b>599,760</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>135,200</b>	<b>135,200</b>	<b>270,400</b>	<b>161,960</b>	<b>161,960</b>	<b>323,920</b>	<b>192,058</b>	<b>192,058</b>	<b>376,195</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
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	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>36,700</b>	<b>36,700</b>	<b>73,400</b>	<b>37,485</b>	<b>37,485</b>	<b>74,970</b>	<b>38,324</b>	<b>38,324</b>	<b>76,649</b>
<b>(C-D)Net Profit:</b>	<b>98,500</b>	<b>98,500</b>	<b>197,000</b>	<b>124,475</b>	<b>124,475</b>	<b>248,950</b>	<b>153,734</b>	<b>153,734</b>	<b>307,468</b>
<b>Retained Income:</b>			<b>197,000</b>			<b>248,950</b>			<b>307,468</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	414,000	602,950
Capital Infusion by Udyokta	127000	0	0
Capital Infusion by Investor	150000	0	0
Sales	814,400	895,120	975,955
<b>Total Receipts</b>	<b>1,091,400</b>	<b>1,309,120</b>	<b>1,578,905</b>
<b>Cash Outflow:</b>			
Cost of goods sold	544,000	571,200	599,760
Operating expenses	73,400	74,970	76,649
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>677,400</b>	<b>706,170</b>	<b>736,409</b>
<b>Closing Balance</b>	<b>414,000</b>	<b>602,950</b>	<b>842,496</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 24<sup>th</sup> Ex. SB Design Lab on June 20,  
2016 at Grameen Kalyan

Thank you

# Existing business photo











# NU With his Mother



**Thank You**