



Grameen kalyan

Proposed NU Business Name: Momotaz Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Saiful Islam Vill : Kumergari ,Post: Tebuniya, Thana : Pabna, District:Pabna
Age	:	30 Years.
Marital status	:	Married.
Children	:	1(one) Son 1(one)Daughter
No. of siblings:	:	2(Two) Brothers 2(Two) 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. Momotaz Begum. Egibor Rahman Branch :Devuttor, Group #02, Centre # 59/M, Loan no 5135/1 Member since: 2007 , First loan: Tk.5,000, Last GB loan: 25,000, Outstanding 22,500 Father No Nil Nil Nil
Education, till to date	:	Class Nine

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Day labor
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 rickshaw.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01736-844813
National ID number	:	7615577235861
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 2007. At first she took GB loan BDT 5,000 (five thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including agriculture work.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

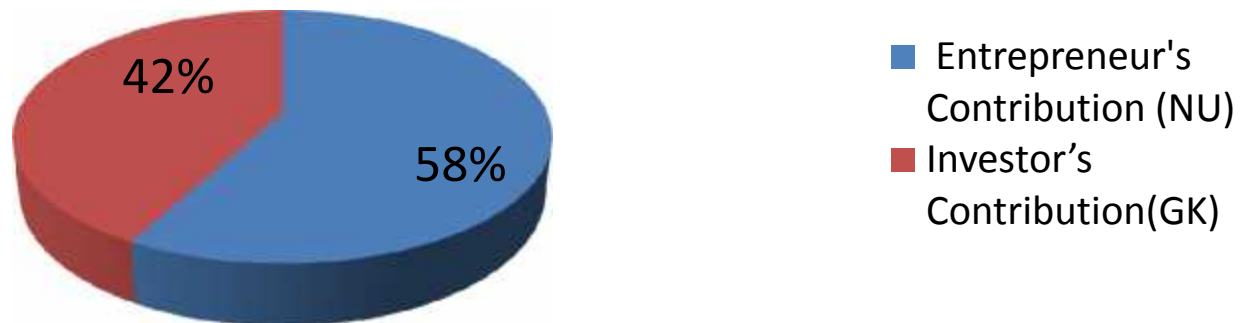
Business Name	:	Momotaz Cow Fattening Farm.
Address/ Location	:	Vill: Kumergari, Post: Tebuniya. Thana : Pabna, District: pabna
Total Investment in BDT	:	BDT: 2,85,000
Financing	:	Self financing: BDT: 1,65,000 Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 40,000/- each; ➤ 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; ➤ Feeding cost of each cow/cycle = BDT 18,000-; ➤ Selling price of each cow after every cycle BDT 85,000/- ➤ 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 in July, 2016

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	-	35,000	0	35,000
Cost of 4 cows (Tk. 40,000 per Cow)	40,000	0	120,000	160,000
Fan 01 Piece	-	2,000	0	2,000
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	-	5,000		5,000
Total Capital	40,000	125,000	120,000	285,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	165,000	58
Investor's Contribution(GK)	120,000	42
Total Investment	285,000	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)	340,000	340,000	680,000	374,000	374,000	748,000	411,400	411,400	822,800
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	347,200	347,200	694,400	381,560	381,560	763,120	419,338	419,338	830,755
Less: Cost of sales									
Cow Cost	160,000	160,000	320,000	168,000	168,000	336,000	176,400	176,400	352,800
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
(B) Total Cost of Sales	232,000	232,000	464,000	243,600	243,600	487,200	255,780	255,780	511,560
Gross profit (GP) [C=(A-B)]	115,200	115,200	230,400	137,960	137,960	275,920	163,558	163,558	319,195
Less: Operating Costs:									
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
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)	36,700	36,700	73,400	37,485	37,485	74,970	38,324	38,324	76,649
(C-D)Net Profit:	78,500	78,500	157,000	100,475	100,475	200,950	125,234	125,234	250,468
Retained Income:			157,000			200,950			250,468

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	0	354,000	506,950
Capital Infusion by Udyokta	125000	0	0
Capital Infusion by Investor	120000	0	0
Sales	694,400	763,120	830,755
Total Receipts	939,400	1,117,120	1,337,705
<u>Cash Outflow:</u>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	73,400	74,970	76,649
Return to investor	48,000	48,000	48,000
Total payment	585,400	610,170	636,209
Closing Balance	354,000	506,950	701,496

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Shortage of foods in rainy season.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Veterinary Doctors;<input type="checkbox"/> This area is famous for cattle fattening;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 24th Ex. SB Design Lab on June 20,
2016 at Grameen Kalyan

Thank you

Existing Shade







Nu with his father and mother



NU With his MOTHER



Thank You