



Grameen kalyan

Proposed NU Business Name: Moonni Tinni Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md.Masud Ali Vill : Afuri jotkanu ,Post: Hemayetpur Thana : Pabna, District:Pabna
Age	:	31 Years.
Marital status	:	Married.
Children	:	3(Three) Daughters
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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Julekha khatun. Late. Rikat Ali Branch: Malyonchi, Group #02, Centre# 1/M, Loan no 1014/1 Member since: 2002 , First loan: Tk.2,500, Last GB loan: 50,000, Outstanding 11,600
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	:	NU 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.)	:	Bakery goods delivery shop to shop
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	:	Agricultural work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01756-254960
National ID number	:	7615560334285
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 2002. At first she took GB loan BDT 2,500 (two thousand and five hundred) and used Agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business

PROPOSED NOBIN UDYOKTA BUSINESS INFO

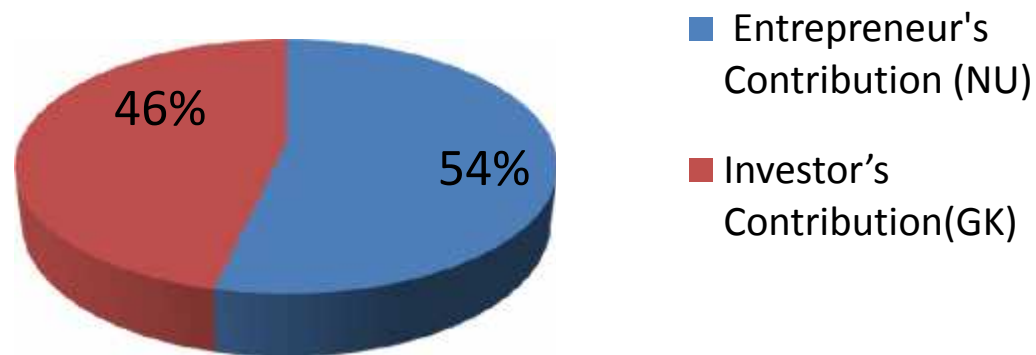
Business Name	:	Monni Tinni Cow Fattening Farm.
Address/ Location	:	Vill: Afuri Jotkanu, Post: Hemayetpur Thana : Pabna, District: pabna
Total Investment in BDT	:	BDT: 3,29,000
Financing	:	Self financing: BDT: 1,79,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 50,000/- 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 18,000-; ➤ Selling price of each cow after every cycle BDT 95,000/- ➤ 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	100,000	0	0	100,000
Cost of 3 cows (Tk. 50,000 per Cow)	-	0	150,000	150,000
Fan 02 Pieces	-	4,000	0	4,000
Working Capital (Feeding Cost per cow 20000 per six month)		60,000	0	60,000
Water supply motor & Fittings	-	7,000	0	7,000
medicine and doctor		3,000		3,000
Cash in hand	-	5000		5000
Total Capital	100,000	79,000	150,000	329,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	179,000	54
Investor's Contribution(GK)	150,000	46
Total Investment	329,000	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)	285,000	285,000	570,000	313,500	313,500	627,000	344,850	344,850	689,700
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	5,971
(A) Total Revenue	290,400	290,400	580,800	319,170	319,170	638,340	350,804	350,804	695,671
Less: Cost of sales									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Cow Food	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
(B) Total Cost of Sales	204,000	204,000	408,000	214,200	214,200	428,400	224,910	224,910	449,820
Gross profit (GP) [C=(A-B)]	86,400	86,400	172,800	104,970	104,970	209,940	125,894	125,894	245,851
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	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
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)	35,700	35,700	71,400	36,435	36,435	72,870	37,222	37,222	74,444
(C-D)Net Profit:	50,700	50,700	101,400	68,535	68,535	137,070	88,672	88,672	177,344
Retained Income:			101,400			137,070			177,344

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	270,400	347,470
Capital Infusion by Udyokta	79,000	0	0
Capital Infusion by Investor	150,000	0	0
Sales	580,800	638,340	695,671
Total Receipts	809,800	908,740	1,043,141
Cash Outflow:			
	-	-	-
Cost of goods sold	408,000	428,400	449,820
Operating expenses	71,400	72,870	74,444
Return to investor	60,000	60,000	60,000
Total payment	539,400	561,270	584,264
Closing Balance	270,400	347,470	458,877

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 26th Ex. SB Design Lab on 16th July ,
2016 at Grameen Kalyan

Thank you

Existing business photo





Bakery goods delivery korimon



NU with his Mother



Thank You