



**Grameen kalyan**

*Proposed NU Business Name : Mina Cow Fattening Farm*



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

Name and address	:	Md . Motiar Rahman Vill : Maliat ,Post: Baniakandi Thana : Kumarkhali, District: Kushtia
Age	:	34 Years.
Marital status	:	Married.
Children	:	02 Son's & 01 daughter
No. of siblings:	:	1 (One) brother & 2(Two) Sister's
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. Mina Khatun Md.Atiar Rahman. Branch: Kumarkhali, Group #02, Centre# 3/M, Loan no. 1222 Member since: 1999 , First loan: Tk. 3,000, Last GB loan: 2,00,000, Outstanding: 40,000. Father No Nil Nil Nil
Education, till to date	:	Class Eight.

## ***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 Fifteen years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01784757715.
National ID number	:	5017186545521.
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 1999. At first she took GB loan BDT 3,000 (Three thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

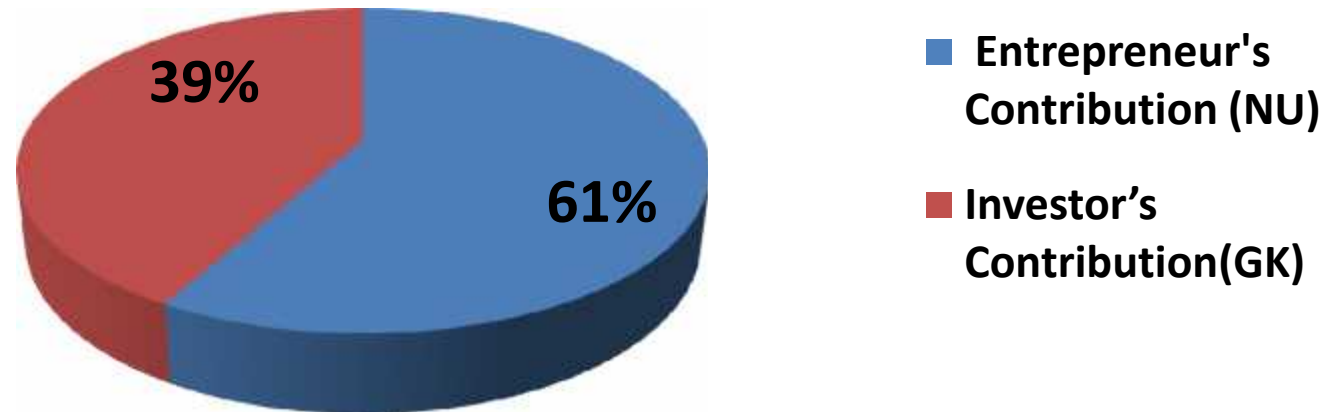
Business Name	:	Mina Cow Fattening Farm.
Address/ Location	:	Vill: Maliat, Post: Baniakandi Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,88,000</b>
Financing	:	Self financing: <b>BDT: 2,38,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 4000</b> (Four thousand taka only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 7 cows @ TK. 30,000/- 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 15,000-;</li> <li>➤ Selling price of each cow after every cycle BDT 70,000/-;</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 as soon as possible.</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)	35,000	15,000	0	50,000
Cost of 7 cows (Tk. 30,000 per Cow)	60,000	0	150,000	210,000
Fan 02 Pieces	2,500	2,500	0	5,000
Working Capital (Feeding Cost per cow 15000 per six month)	-	105,000	0	105,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	10000	0	10000
<b>Total Capital</b>	<b>97,500</b>	<b>140,500</b>	<b>150,000</b>	<b>388,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	238,000	61
Investor's Contribution(GK)	150,000	39
<b>Total Investment</b>	<b>388,000</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)	490,000	490,000	980,000	539,000	539,000	1,078,000	592,900	592,900	1,185,800
Cow Dung Sales	12,600	12,600	25,200	13,230	13,230	26,460	13,892	13,892	27,783
<b>(A) Total Revenue</b>	<b>502,600</b>	<b>502,600</b>	<b>1,005,200</b>	<b>552,230</b>	<b>552,230</b>	<b>1,104,460</b>	<b>606,792</b>	<b>606,792</b>	<b>1,213,583</b>
<b>Less: Cost of sales</b>									
Cow Cost	210,000	210,000	420,000	220,500	220,500	441,000	231,525	231,525	463,050
Cow Food	105,000	105,000	210,000	110,250	110,250	220,500	115,763	115,763	231,525
<b>(B) Total Cost of Sales</b>	<b>315,000</b>	<b>315,000</b>	<b>630,000</b>	<b>330,750</b>	<b>330,750</b>	<b>661,500</b>	<b>347,288</b>	<b>347,288</b>	<b>694,575</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>187,600</b>	<b>187,600</b>	<b>375,200</b>	<b>221,480</b>	<b>221,480</b>	<b>442,960</b>	<b>259,504</b>	<b>259,504</b>	<b>519,008</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	7,000	7,000	14,000	7,350	7,350	14,700	7,718	7,718	15,435
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>38,800</b>	<b>38,800</b>	<b>77,600</b>	<b>39,690</b>	<b>39,690</b>	<b>79,380</b>	<b>40,640</b>	<b>40,640</b>	<b>81,279</b>
<b>(C-D)Net Profit:</b>	<b>148,800</b>	<b>148,800</b>	<b>297,600</b>	<b>181,790</b>	<b>181,790</b>	<b>363,580</b>	<b>218,865</b>	<b>218,865</b>	<b>437,729</b>
<b>Retained Income:</b>			<b>297,600</b>			<b>363,580</b>			<b>437,729</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.)***

	Year 1	Year 2	Year 3
<b>Cash inflow</b>			
Opening Balance	-	528,100	831,680
Capital Infusion by Udyokta	140,500	-	-
Capital Infusion by Investor	150,000	-	-
Sales	1,005,200	1,104,460	1,213,583
<b>Total Receipts</b>	<b>1,295,700</b>	<b>1,632,560</b>	<b>2,045,263</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	630,000	661,500	694,575
Operating expenses	77,600	79,380	81,279
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>767,600</b>	<b>800,880</b>	<b>835,854</b>
<b>Closing Balances</b>	<b>528,100</b>	<b>831,680</b>	<b>1,209,409</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 17<sup>th</sup> Ex. SB Design Lab on April 20,  
2016 at Grameen Kalyan

Thank you

# Existing Shade









# NU With his Mother





**Thank You**