



**Grameen kalyan**

*Proposed NU Business Name : Mousumi Cow Fattening Farm*



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

Name and address	:	Mst. Mousumi Parvin Vill : Hogla, Post: Baniakandi Thana : Kumarkhali, District: Kushtia.
Age	:	27 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	1 (One) Brother & 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	:	<p>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Mst.Rukhsana Anowar</p> <p>Md. Anowarul Islam</p> <p>Branch: Kumarkhali, Group #04, Centre# 5/M, Loan no. 8164</p> <p>Member since: 2002 , First loan: Tk. 8,000, Last GB loan: 50,000, Outstanding: 45,000,</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	B.A

## ***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 she has seven years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01778390399
National ID number	:	5017143540911
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 2002. At first she took GB loan BDT 8,000 (Eight 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***

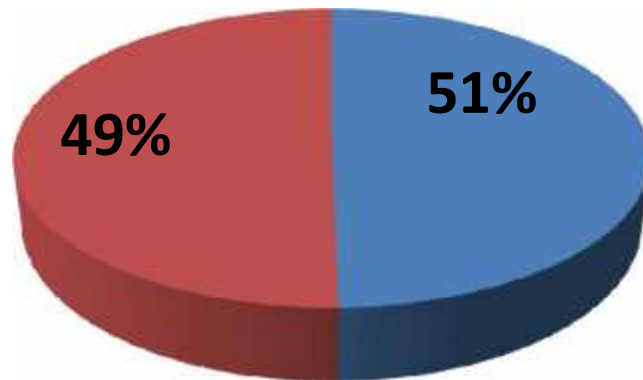
Business Name	:	<b>Mousumi Cow Fattening Farm</b>
Address/ Location	:	Vill: Hogla, Post: Baniakandi Thana : kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,97,500</b>
Financing	:	Self financing: <b>BDT: 1,45,500</b> Required Investment: <b>BDT: 1,52,000 (as equity)</b>
Present salary	:	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. 40,000/- 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 85,000/-;</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)	-	45,000	-	45,000
Cost of 4 cows (Tk. 40,000 per Cow)	80,000	-	80,000	160,000
Fan 01 Piece	-	2,500	-	2,500
Working Capital (Feeding Cost per cow 18000 per six month)	-	-	72,000	72,000
Water supply motor & Fittings	-	8,000	-	8,000
Cash in hand	-	10,000	-	10,000
<b>Total Capital</b>	<b>80,000</b>	<b>65,500</b>	<b>152,000</b>	<b>297,500</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	145,500	49
Investor's Contribution(GK)	152,000	51
<b>Total Investment</b>	<b>297,500</b>	<b>100</b>



- Entrepreneur's Contribution (NU)
- Investor's Contribution(GK)

# 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)	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	15,876
<b>(A) Total Revenue</b>	<b>347,200</b>	<b>347,200</b>	<b>694,400</b>	<b>381,560</b>	<b>381,560</b>	<b>763,120</b>	<b>419,338</b>	<b>419,338</b>	<b>838,676</b>
<b>Less: Cost of sales</b>									
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>(B) Total Cost of Sales</b>	<b>232,000</b>	<b>232,000</b>	<b>464,000</b>	<b>243,600</b>	<b>243,600</b>	<b>487,200</b>	<b>255,780</b>	<b>255,780</b>	<b>511,560</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>115,200</b>	<b>115,200</b>	<b>230,400</b>	<b>137,960</b>	<b>137,960</b>	<b>275,920</b>	<b>163,558</b>	<b>163,558</b>	<b>327,116</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	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	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
<b>Total Operating Cost (D)</b>	<b>34,800</b>	<b>34,800</b>	<b>69,600</b>	<b>35,440</b>	<b>35,440</b>	<b>70,880</b>	<b>36,122</b>	<b>36,122</b>	<b>72,244</b>
<b>(C-D)Net Profit:</b>	<b>80,400</b>	<b>80,400</b>	<b>160,800</b>	<b>102,520</b>	<b>102,520</b>	<b>205,040</b>	<b>127,436</b>	<b>127,436</b>	<b>254,872</b>
<b>Retained Income:</b>	<b>160,800</b>			<b>205,040</b>			<b>254,872</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	-	317,500	461,740
Capital Infusion by Udyokta	65,500	-	-
Capital Infusion by Investor	152,000	-	-
Sales	694,400	763,120	838,676
<b>Total Receipts</b>	<b>911,900</b>	<b>1,080,620</b>	<b>1,300,416</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	69,600	70,880	72,244
Return to investor	60,800	60,800	60,800
<b>Total payment</b>	<b>594,400</b>	<b>618,880</b>	<b>644,604</b>
<b>Closing Balance</b>	<b>317,500</b>	<b>461,740</b>	<b>655,812</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 0  
Future employment: 0
- Ownership in his own name.

## **W**EAKNESS

- Shortage of foods in rainy season.

## **O**PPORTUNITIES

- Local Veterinary Doctors;
- This area is famous for cattle fattening;
- Investor's money will be payback in three years.

## **T**HREATS

- Theft;
- Disease.

Presented at 19<sup>th</sup> Ex. SB Design Lab on May 18,  
2016 at Grameen Kalyan

Thank you

# Existing Shade















# NU With his Mother



# NU With her Father & Mother



**Thank You**