



**Grameen Kalyan**

**Proposed NU Business Name: Ma cow *fattening farm***



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

|  |   |
|--|---|
| Name and address   | : Md. Shohan Mia<br>Village: Mokkhopur, Post: Mokkhopur<br>Upazilla : Trishal, District: Mymensingh.  |
| Age  | : 21 Years.   |
| Marital status   | : Married .   |
| No. of siblings:   | : 2(Two) Brothers & 2(Two) sisters.   |
| Parent's and GB related Info<br>(i) Who is GB member<br>(ii) Mother's name<br>(iii) Father's name<br>(iv) GB member's info   | : Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/><br>: Mst. Shirina Khatun.<br>: Md. Abu Raihan.<br>: Branch: Valuka. Group #10, Centre # 47/M, Loan no. 6043. First loan:6000,Last loan:20,000, Outstanding: 10000. |
| Further Information:<br>(v) Who pays GB loan installment<br>(vi) Mobile lady<br>(vii) Grameen Education Loan<br>(viii) Any other loan like GCCN, GKF etc.<br>(ix) Others | : Father.<br>: No<br>: Nil<br>: Nil<br>: Nil  |
| Education, till to date  | : Class Ten.  |

## ***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.) | : | He has no formal training but 03 years cow rearing experiences. |
| Other Own/Family Sources of Income  | : | Father's income from agriculture farming .                      |
| Other Own/Family Sources of Liabilities   | : | Nil   |
| Contact number  | : | 01748655183   |
| National ID number  | : | 1995611946311678  |
| NU Project Source/Reference   | : | GK/Trishal Unit/ Md. Aminul Islam (2348).                       |

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

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 6,000 (Six thousand) and used in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

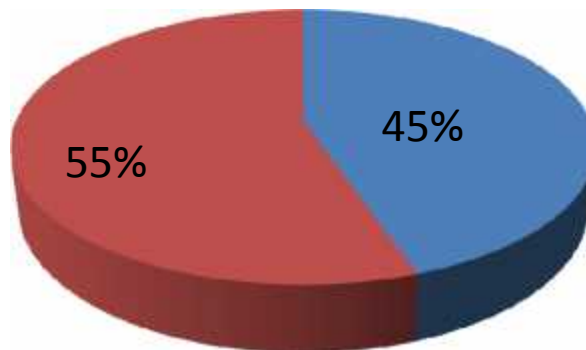
|                                       |   |   |
|---------------------------------------|---|---|
| Project's Name                        | : | <b>Ma Cow Fattening Farm.</b>   |
| Address/ Location                     | : | Vill: Mokkhopur, Trishal, Mymensingh.   |
| Total Investment                      | : | <b>BDT : 2,17,000/-</b>   |
| Financing                             | : | Self financing: <b>BDT :97,000/-</b><br>Required Investment: <b>BDT :,1,20,000 /-(as equity)</b>  |
| Present salary/drawings from business | : | Nil   |
| Proposed Salary                       | : | BDT: 2000 (Two thousand only)   |
| Proposed Business Implementation Plan | : | <ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 40,000/- 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 18,000-;</li> <li>➤ Selling price of each cow after every cycle BDT 75,000/-;</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 as soon as possible,2016.</li> </ul> |

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

| Particulars  | Existing Business/NU investment | Proposed Business |                | Total (BDT)    |
|--|---------------------------------|-------------------|----------------|----------------|
|  |                                 | NU                | Investor       |                |
|  | 1                               | 2                 | 3              | 4(1+2+3)       |
| <b>Investments in different categories:</b>                |                                 |                   |                |                |
| Cow Shade (Repair)   | 20,000                          | 15,000            | -              | 35,000         |
| Cost of 3 cows (Tk. 40,000 per Cow)                        | 30,000                          | 0                 | 80,000         | 110,000        |
| Working Capital (Feeding Cost per cow 18000 per six month) | -                               | 15000             | 36,000         | 51,000         |
| Fan  |                                 |                   | 2,500          | 2,500          |
| Doctor & Medicine  | -                               | 0                 | 1,500          | 1,500          |
| Water motor  | 10,000                          | 0                 | 0              | 10,000         |
| Electrical fittings  | 2,000                           |                   | 0              | 2,000          |
| Cash in hand   | 5,000                           |                   | 0              | 5,000          |
| <b>Total Capital</b>                                       | <b>67,000</b>                   | <b>30,000</b>     | <b>120,000</b> | <b>217,000</b> |

# Source of Finance

| Source                           | Amount in BDT  | %          |
|----------------------------------|----------------|------------|
| Entrepreneur's Contribution (NU) | 97,000         | 45         |
| Investor's Contribution(GK)      | 120,000        | 55         |
| <b>Total Investment</b>          | <b>217,000</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)                   | 150,000        | 150,000        | 300,000                      | 165,000        | 165,000        | 330,000                     | 181,500        | 181,500        | 363,000                     |
| Estimated Sales (Cow)-Self              | 55,000         | 55,000         | 110,000                      | 60,500         | 60,500         | 121,000                     | 66,550         | 66,550         | 133,100                     |
| Cow Dung Sales                          | 5,400          | 5,400          | 10,800                       | 5,670          | 5,670          | 11,340                      | 5,954          | 5,954          | 11,907                      |
| <b>(A) Total Revenue</b>                | <b>210,400</b> | <b>210,400</b> | <b>420,800</b>               | <b>231,170</b> | <b>231,170</b> | <b>462,340</b>              | <b>254,004</b> | <b>254,004</b> | <b>508,007</b>              |
| <b>Less: Cost of sales</b>              |                |                |                              |                |                |                             |                |                |                             |
| Cow Cost                                | 80,000         | 80,000         | 160,000                      | 84,000         | 84,000         | 168,000                     | 88,200         | 88,200         | 176,400                     |
| Cow Cost-self                           | 30,000         | 30,000         | 60,000                       | 31,500         | 31,500         | 63,000                      | 33,075         | 33,075         | 66,150                      |
| Cow Food                                | 36,000         | 36,000         | 72,000                       | 37,800         | 37,800         | 75,600                      | 39,690         | 39,690         | 79,380                      |
| Cow Food-self                           | 13,000         | 13,000         | 26,000                       | 13,650         | 13,650         | 27,300                      | 14,333         | 14,333         | 28,665                      |
| <b>(B) Total Cost of Sales</b>          | <b>159,000</b> | <b>159,000</b> | <b>318,000</b>               | <b>166,950</b> | <b>166,950</b> | <b>333,900</b>              | <b>175,298</b> | <b>175,298</b> | <b>350,595</b>              |
| <b>Gross profit (GP) [C=(A-B)]</b>      | <b>51,400</b>  | <b>51,400</b>  | <b>102,800</b>               | <b>64,220</b>  | <b>64,220</b>  | <b>128,440</b>              | <b>78,706</b>  | <b>78,706</b>  | <b>157,412</b>              |
| <b>Less: Operating Costs:</b>           |                |                |                              |                |                |                             |                |                |                             |
| Electricity bill                        | 300            | 300            | 600                          | 330            | 330            | 660                         | 363            | 363            | 726                         |
| Transportation                          | 800            | 800            | 1,600                        | 880            | 880            | 1,760                       | 968            | 968            | 1,936                       |
| Doctors and Medicine                    | 3000           | 3000           | 6,000                        | 3,300          | 3,300          | 6,600                       | 3,630          | 3,630          | 7,260                       |
| Mobile bill (SMS & Reporting inclusive) | 600            | 600            | 1,200                        | 660            | 660            | 1,320                       | 726            | 726            | 1,452                       |
| Proposed salary-self                    | 12,000         | 12,000         | 24,000                       | 12,600         | 12,600         | 25,200                      | 13,230         | 13,230         | 26,460                      |
| Other Expenses                          | 300            | 300            | 600                          | 330            | 330            | 660                         | 363            | 363            | 726                         |
| <b>Non Cash Item:</b>                   |                |                |                              |                |                |                             |                |                |                             |
| Depreciation Expenses                   | 2000           | 2000           | 4,000                        | 2,100          | 2,100          | 4,200                       | 2,205          | 2,205          | 4,410                       |
| <b>Total Operating Cost (D)</b>         | <b>19,000</b>  | <b>19,000</b>  | <b>38,000</b>                | <b>20,200</b>  | <b>20,200</b>  | <b>40,400</b>               | <b>21,485</b>  | <b>21,485</b>  | <b>42,970</b>               |
| <b>(C-D)Net Profit:</b>                 | <b>32,400</b>  | <b>32,400</b>  | <b>64,800</b>                | <b>44,020</b>  | <b>44,020</b>  | <b>88,040</b>               | <b>57,221</b>  | <b>57,221</b>  | <b>114,442</b>              |
| <b>Retained Income:</b>                 |                |                | <b>64,800</b>                |                |                | <b>88,040</b>               |                |                | <b>114,442</b>              |

**Notes: 1. Agreed Grace period: Six Months.**

**2. Investment Payback schedule:** Half-yearly installment will be paid after the first round of fund disbursement (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                   | 5,000          | 171,800        | 211,840        |
| Capital Infusion by Nobin udyokta | 30,000         |                |                |
| Capital Infusion by Investor      | 120,000        | 0              | 0              |
| Sales                             | 420,800        | 462,340        | 508,007        |
| Total Receipts                    | 575,800        | 634,140        | 719,847        |
| <b>Cash Outflow:</b>              |                |                |                |
| Cost of goods sold                | 318,000        | 333,900        | 350,595        |
| Operating expenses                | 38,000         | 40,400         | 42,970         |
| Payback to investor               | 48,000         | 48,000         | 48,000         |
| <b>Total payment</b>              | <b>404,000</b> | <b>422,300</b> | <b>441,565</b> |
| <b>Closing Balance</b>            | <b>171,800</b> | <b>211,840</b> | <b>278,282</b> |

# ***SWOT ANALYSIS***

## **S**TRENGTH

- Employment:  
Self: 1
- Skill & experience: 03 years

## **W**EAKNESS

- Shortage of foods in rainy season.

## **O**PPORTUNITIES

- Local veterinary doctors;
- Investor's money will be payback in three years.

## **T**HREATS

- Theft;
- Disease.

Presented at 21<sup>th</sup> Ex. SB Design Lab on May 29,  
2016 at Grameen Kalyan

Thank you













# NU With Mother





