



**Grameen kalyan**

*Proposed NU Business Name* : **Momotaz Cow Fattening Farm**



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

Name and address	:	Md . Shamim Uddin Vill : Dohokula,Post: Dohokula Thana : Kushtia sodor, District: Kushtia
Age	:	31 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1(one) brother & 1(one) sister
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Momotaz Khatun
(iii) Father's name	:	Md. Akmal Hossin
(iv) GB member's info	:	Branch: Dohokula, Group #03 , Center # 45/M, Loan no.3995/1 Member since: 2011 ,First loan: Tk. 3,000 Last GB loan: 7,000, Outstanding: All paid
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	S.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural farming
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 eight years experience.
Other Own/Family Sources of Income	:	Father's income from agricultural farm
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01722801868
National ID number	:	5017918389017
NU Project Source/Reference	:	Grameen Kalyan, Kushtia Unit Office, Kushtia.

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

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 3,000 (three thousand) and agricultural farm. Subsequently she borrowed loan from GB for several times for different activities including agricultural farm.

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

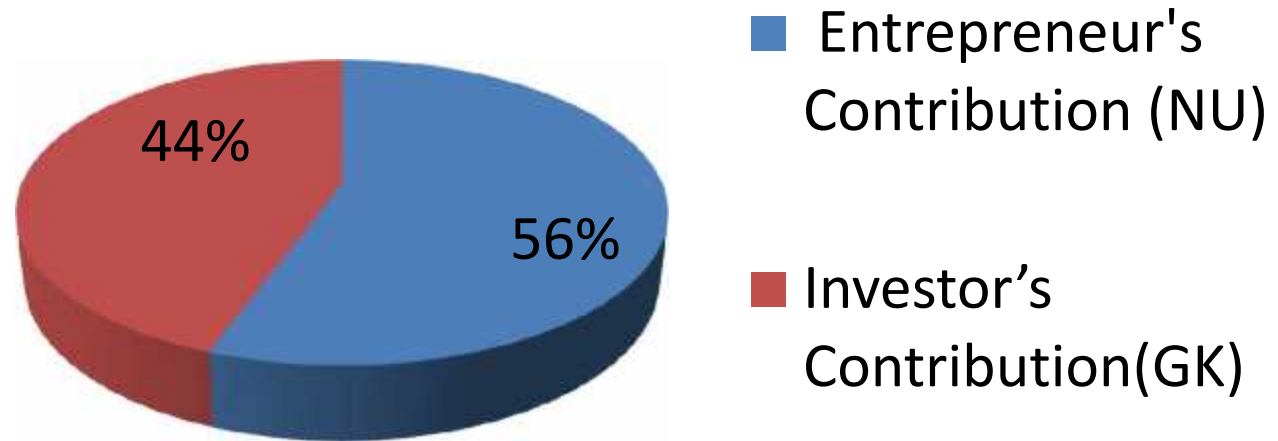
Business Name	:	<b>Momotaz Cow Fattening Farm</b>
Address/ Location	:	Vill: Dohokula, Post: Dohokula Thana :Kushtia, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,70,000/-</b>
Financing	:	Self financing: <b>BDT: 1,50,000/-</b> Required Investment: <b>BDT: 1,20,000 (as equity)</b>
Present salary	:	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 4 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 80,000/-;</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 INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
<b>Cow shade (Repair)</b>	10,000	30,000	-	40,000
<b>Cow(four cows)</b>	40,000	0	120,000	160,000
<b>4 Cows feeding for six month</b>	-	54,000	0	54,000
<b>Medicine</b>	0	3,000	0	3,000
<b>Water supply motor</b>	7,000		0	7,000
<b>Fan</b>	3,000			3,000
<b>Cash in hand</b>	3,000		0	3,000
<b>Total Capital</b>	<b>63,000</b>	<b>87,000</b>	<b>120,000</b>	<b>270,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	150,000	56
Investor's Contribution(GK)	120,000	44
<b>Total Investment</b>	<b>270,000</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)	320,000	320,000	640,000	352,000	352,000	704,000	387,200	387,200	774,400
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>327,200</b>	<b>327,200</b>	<b>654,400</b>	<b>359,560</b>	<b>359,560</b>	<b>719,120</b>	<b>395,138</b>	<b>395,138</b>	<b>790,276</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>95,200</b>	<b>95,200</b>	<b>190,400</b>	<b>115,960</b>	<b>115,960</b>	<b>231,920</b>	<b>139,358</b>	<b>139,358</b>	<b>278,716</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Doctors and Medicine	4000	4000	8,000	4,400	4,400	8,800	4,840	4,840	9,680
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
<b>Non Cash Item:</b>									
Depreciation Expenses	1500	1500	3,000	1,500	1,500	3,000	1,500	1,500	3,000
<b>Total Operating Cost (D)</b>	<b>36,200</b>	<b>36,200</b>	<b>72,400</b>	<b>37,270</b>	<b>37,270</b>	<b>74,540</b>	<b>38,447</b>	<b>38,447</b>	<b>76,894</b>
<b>(C-D)Net Profit:</b>	<b>59,000</b>	<b>59,000</b>	<b>118,000</b>	<b>78,690</b>	<b>78,690</b>	<b>157,380</b>	<b>100,911</b>	<b>100,911</b>	<b>201,822</b>
<b>Retained Income:</b>			<b>118,000</b>			<b>157,380</b>			<b>201,822</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><u>Cash inflow:</u></b>			
Opening Balance	3,000	280,000	389,380
Capital infusion by UDYOKTA	87,000		
Capital infusion by investor	120,000	0	0
Sales	654,400	719,120	790,276
Total receipts	864,400	999,120	1,179,656
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	464,000	487,200	511,560
Operating expenses	72,400	74,540	76,894
Payback to investor	48,000	48,000	48,000
Total payment	584,400	609,740	636,454
Closing Balance	280,000	389,380	543,202

# 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 17<sup>th</sup> Ex. SB Design Lab on April 20,  
2016 at Grameen Kalyan

Thank you

























# NU & Mother

