



**Grameen kalyan**

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



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

Name and address	:	Mst. Rani Khatun Vill:Danghergram, Post: Jumaikheri Thana : Artgoria, District:Pabna
Age	:	28 Years.
Marital status	:	Married.
Children	:	1(one) Son & 1(one) Daughter
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  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. Rabeya khatun Md. Sana Ullah Branch: Akdonto Artgoria, Group #08, Centre# 47/M, Loan no 4709/1 Member since: 2012 , First loan: Tk.5,000, Last GB loan: 25,000, Outstanding 15,625 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.)	:	Cow fattening
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 three years cow rearing experiences.
Other Own/Family Sources of Income	:	Husband's income from judge court.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01717-821435
National ID number	:	7610547755192
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit, Pabna.(FS: Rafiqul Islam-2725)

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

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 5,000 (Five thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business

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

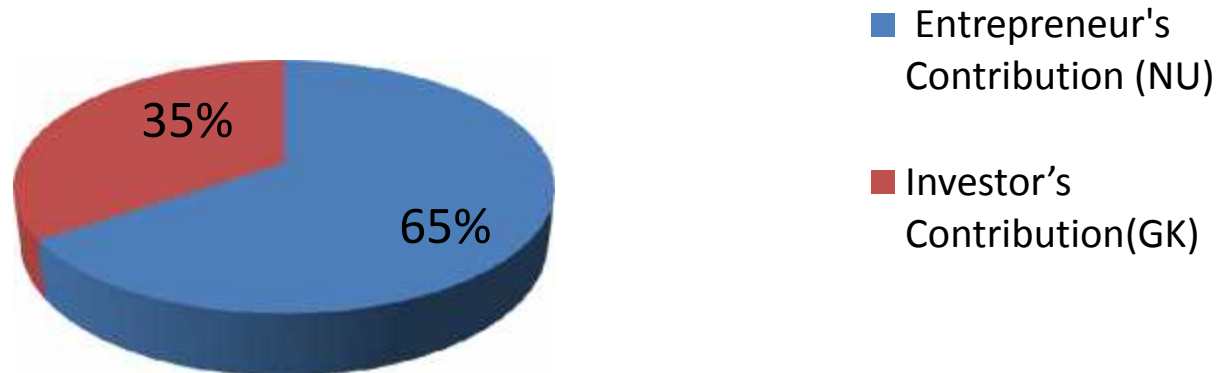
Business Name	:	<b><i>Mohima</i> Cow Fattening Farm.</b>
Address/ Location	:	Vill: Danghergram, Post: Jumaikheri Thana : Artgoria, District: Pabna
Total Investment in BDT	:	<b>BDT: 3,91,000</b>
Financing	:	Self financing: <b>BDT: 2,56,000</b> Required Investment: <b>BDT: 1,35,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT <b>5000</b> (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 5 cows @ TK. 45,000/- 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> </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)	20,000	25,000	0	45,000
Cost of 5 cows (Tk. 45,000 per Cow)	90,000	0	135,000	225,000
Fan 02 Pieces	-	4,000	0	4,000
Working Capital (Feeding Cost per cow 18000 per six month)		90,000	0	90,000
Water supply motor & Fittings	17,000	0	0	17,000
Medicine and doctor		5,000		5,000
Cash in hand	-	5000		5000
<b>Total Capital</b>	<b>127,000</b>	<b>129,000</b>	<b>135,000</b>	<b>391,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	256,000	65
Investor's Contribution(GK)	135,000	35
<b>Total Investment</b>	<b>391,000</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)	425,000	425,000	850,000	467,500	467,500	935,000	514,250	514,250	1,028,500
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	9,940
<b>(A) Total Revenue</b>	<b>434,000</b>	<b>434,000</b>	<b>868,000</b>	<b>476,950</b>	<b>476,950</b>	<b>953,900</b>	<b>524,173</b>	<b>524,173</b>	<b>1,038,440</b>
<b>Less: Cost of sales</b>									
Cow Cost	225,000	225,000	450,000	236,250	236,250	472,500	248,063	248,063	496,125
Cow Food	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
<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>119,000</b>	<b>119,000</b>	<b>238,000</b>	<b>146,200</b>	<b>146,200</b>	<b>292,400</b>	<b>176,885</b>	<b>176,885</b>	<b>343,865</b>
<b>Less: Operating Costs:</b>									
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	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
<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>43,700</b>	<b>43,700</b>	<b>87,400</b>	<b>44,535</b>	<b>44,535</b>	<b>89,070</b>	<b>45,427</b>	<b>45,427</b>	<b>90,854</b>
<b>(C-D)Net Profit:</b>	<b>75,300</b>	<b>75,300</b>	<b>150,600</b>	<b>101,665</b>	<b>101,665</b>	<b>203,330</b>	<b>131,458</b>	<b>131,458</b>	<b>262,917</b>
<b>Retained Income:</b>			<b>150,600</b>			<b>203,330</b>			<b>262,917</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.)***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Cash inflow</b>			
Opening Balance	0	360,600	509,930
Capital Infusion by Udyokta	129,000	0	0
Capital Infusion by Investor	135,000	0	0
Sales	868,000	953,900	1,038,440
<b>Total Receipts</b>	<b>1,132,000</b>	<b>1,314,500</b>	<b>1,548,370</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	630,000	661,500	694,575
Operating expenses	87,400	89,070	90,854
Return to investor	54,000	54,000	54,000
<b>Total payment</b>	<b>771,400</b>	<b>804,570</b>	<b>839,429</b>
<b>Closing Balance</b>	<b>360,600</b>	<b>509,930</b>	<b>708,941</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 29th SB Ex. Design Lab on 28<sup>th</sup> July,  
2016 at Grameen Kalyan

Thank you

# Existing business photo







# NU with her Mother



**Thank You**