



**Grameen Kalyan**

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



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

Name and address	: Mousumi Akter. Vill:Belghoria)(Charpara) . Post:Swastipur Upazilla : Kushtia, District: Kushtia
Age	: 21 Years.
Marital status	: Single.
No. of siblings:	: 1 (one) brother & 1 (two) 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Amena Begum . : Md.Khater Ali. : Branch: Alampur, Group # 05, Centre # 58/M, Loan no.: 5729/1, Member since: 2010, First loan: Tk. 7,000, Existing loan: 32,000, Outstanding: 4390 : Father. : No : Nil : Nil : Nil
Education, till to date	: H.S.C

## ***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 Two years cow rearing experiences. She will also get support from his father.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01723371721 / 01845518192
National ID number	:	5017956000018
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 7,000 (Seven thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## *PROPOSED NOBIN UDYOKTA BUSINESS INFO*

Project's Name	:	Mousumi Cow Fattening Farm.
Address/ Location	:	Vill.Belghoria(Charpara) , Post: Swastipur,Kushtia.
Total Investment	:	<b>BDT :3,35,000 /-</b>
Financing	:	Self financing: <b>BDT :2,00,000/-</b> Required Investment: <b>BDT :1,35,000 /-(as equity)</b>
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :4000 (Four thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows; I have already one cow and I will buy three @ TK. 30,000/- each;</li> <li>➤ In every six months 4 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months;</li> <li>➤ Feeding cost of each cow per cycle BDT 15,000/-</li> <li>➤ Selling price of each cow after every cycle BDT 65,000/-;</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 in November 2015.</li> </ul>

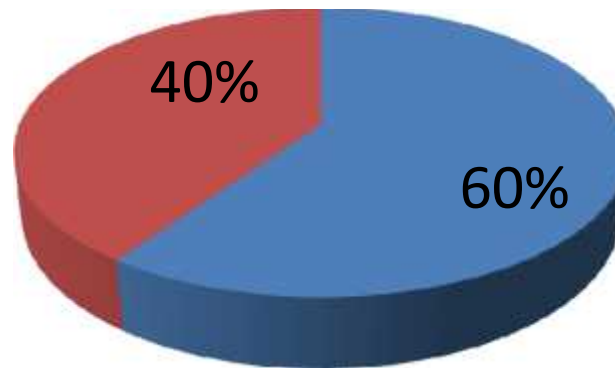
# *PROPOSED PROJECT INVESTMENT BREAKDOWN*

Particulars	Existing Business	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
Cow Shade ( Repair)	70,000	20,000		90,000
Cows (Four cows)	70,000		90,000	160,000
4 Cows feeding for six month	20000	0	45,000	65,000
Medicine		4,000		4,000
Fan	-	3,000	0	3,000
Water Supply Motor	-	5,000	0	5,000
Electrical fittings	-	2,000	0	2,000
Cash in hand	6,000	0	0	6,000
<b>Total Capital</b>	<b>166,000</b>	<b>34,000</b>	<b>135,000</b>	<b>335,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	200,000	60
Investor's Contribution(GK)	135,000	40
<b>Total Investment</b>	<b>335,000</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)	260,000	260,000	520,000	286,000	286,000	572,000	314,600	314,600	629,200
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>267,200</b>	<b>267,200</b>	<b>534,400</b>	<b>293,560</b>	<b>293,560</b>	<b>587,120</b>	<b>322,538</b>	<b>322,538</b>	<b>645,076</b>
<b>Less: Cost of sales</b>									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
<b>(B) Total Cost of Sales</b>	<b>180,000</b>	<b>180,000</b>	<b>360,000</b>	<b>189,000</b>	<b>189,000</b>	<b>378,000</b>	<b>198,450</b>	<b>198,450</b>	<b>396,900</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>87,200</b>	<b>87,200</b>	<b>174,400</b>	<b>104,560</b>	<b>104,560</b>	<b>209,120</b>	<b>124,088</b>	<b>124,088</b>	<b>248,176</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)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
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	4500	4500	9,000	4,500	4,500	9,000	4,500	4,500	9,000
<b>Total Operating Cost (D)</b>	<b>39,500</b>	<b>39,500</b>	<b>79,000</b>	<b>40,600</b>	<b>40,600</b>	<b>81,200</b>	<b>41,810</b>	<b>41,810</b>	<b>83,620</b>
<b>(C-D)Net Profit:</b>	<b>47,700</b>	<b>47,700</b>	<b>95,400</b>	<b>63,960</b>	<b>63,960</b>	<b>127,920</b>	<b>82,278</b>	<b>82,278</b>	<b>164,556</b>
<b>Retained Income:</b>			<b>95,400</b>			<b>127,920</b>			<b>164,556</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	6,000	186,400	259,320
Capital Infusion by Investor	135,000	0	0
Sales	534,400	587,120	645,076
Total Receipts	675,400	773,520	904,396
<b>Cash Outflow:</b>			
Cost of goods sold	360,000	378,000	396,900
Operating expenses	79,000	81,200	83,620
Payback to investor	50,000	55,000	57,000
Total payment	489,000	514,200	537,520
Closing Balances	186,400	259,320	366,876

# 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 8<sup>th</sup> Executive SB Design Lab on  
14<sup>th</sup> October, 2015 at Grameen Kalyan.

Thank you















# Trade License

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উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া।

বহি নং - ১৫ লাইসেন্স নং : ৯৪১৫ তারিখ : ০২/০৬/১৫

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বৈধ বা বলবৎ থাকার সময় (বৎসর) ২০১৫-২০১৬

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