



Grameen kalyan

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



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Hosrot Ali Vill : Poradha, Post: Poradha, Thana : Mirpur ,District: Kushtia
Age	:	20 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 (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. Monowara Khatun</p> <p>Md. Badsha Alam</p> <p>Branch: Poradha,Group #02, Centro# 21/M, Loan no.2012/5</p> <p>Member since: 2010 , First loan: Tk. 5,000, Last GB loan: 10,000, Outstanding: 2,000</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Five

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Carpenter / Manson
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 four years experience
Other Own/Family Sources of Income	:	Father's income from Manson
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01966400419
National ID number	:	1996501948027389 (By Birth)
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 2010. At first she took GB loan BDT 5,000 (five 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

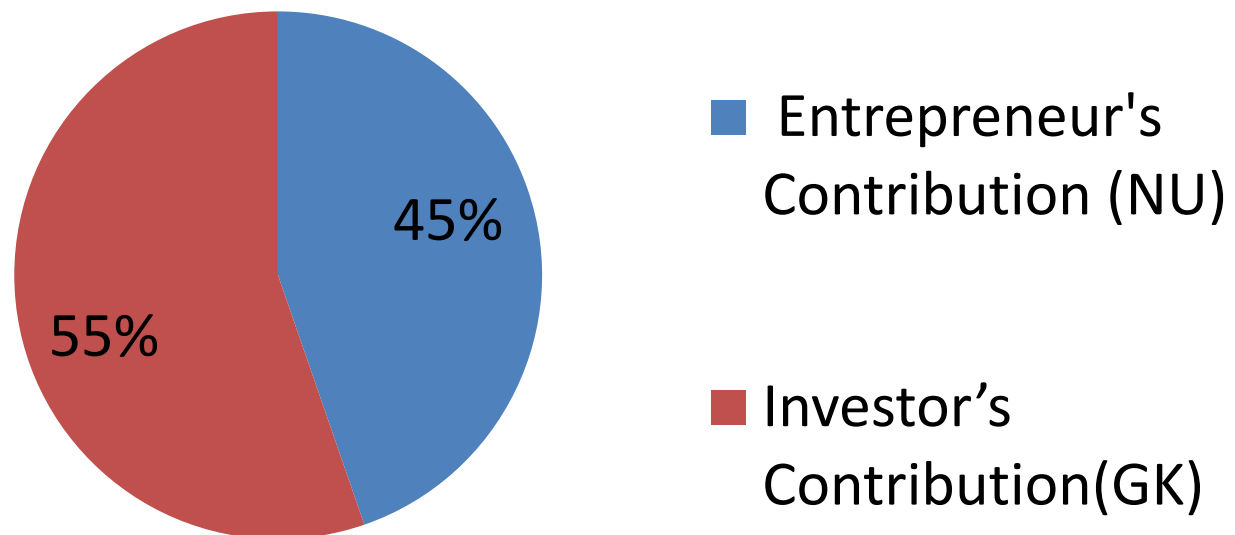
Business Name	:	Monowara Cow Fattening Farm
Address/ Location	:	Vill: Poradha, Post: Poradha, Thana: Mirpur, District: Kushtia.
Total Investment in BDT	:	BDT: 2,17,000/-
Financing	:	Self financing: BDT: 97,000/- Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 40,000/- each; ➤ 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; ➤ Feeding cost of each cow/cycle BDT 18,000/-; ➤ Selling price of each cow after every cycle BDT 80,000/-; ➤ Expected doctor and medicine cost for each cow per cycle 1,000/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project as soon as possible 2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow shade (Repair)	10,000	20,000	-	30,000
Cow(Three cows)			120,000	120,000
3 Cows feeding for six month	-	54,000		54,000
Medicine	0	3,000	0	3,000
Motor	7000			7,000
Fan	3000			3,000
Total Capital	20,000	77,000	120,000	217,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	97,000	45
Investor's Contribution(GK)	120,000	55
Total Investment	217,000	100%



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)
Revenue:									
Estimated Sales (Cow)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	245,400	245,400	490,800	269,670	269,670	539,340	296,354	296,354	592,707
Less: Cost of sales									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
(B) Total Cost of Sales	174,000	174,000	348,000	182,700	182,700	365,400	191,835	191,835	383,670
Gross profit (GP) [C=(A-B)]	71,400	71,400	142,800	86,970	86,970	173,940	104,519	104,519	209,037
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
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	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	1750	1750	3,500	1,750	1,750	3,500	1,750	1,750	3,500
Total Operating Cost (D)	28,450	28,450	56,900	29,320	29,320	58,640	30,277	30,277	60,554
(C-D)Net Profit:	42,950	42,950	85,900	57,650	57,650	115,300	74,242	74,242	148,483
Retained Income:			85,900			115,300			148,483

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
<u>Cash inflow:</u>			
Opening Balance	0	234,900	302,200
Capital infusion by UDOYKTA	77,000		
Capital infusion by investor	120,000	0	0
Sales	490,800	539,340	592,707
Total receipts	687,800	774,240	894,907
<u>Cash Outflow:</u>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	56,900	58,640	60,554
Payback to investor	48,000	48,000	48,000
Total payment	452,900	472,040	492,224
Closing Balance	234,900	302,200	402,683

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Shortage of foods in rainy season.

OPPORTUNITIES

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

THREATS

- Theft;
- Disease.

Presented at 17th Ex. SB Design Lab on April 20,
2016 at Grameen Kalyan

Thank you













Mother and me

