



Grameen kalyan

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



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Munnaf Kha. Vill : Majgram, Post: Shilaidah Thana : Kumarkhali, District: Kushtia
Age	:	31 Years.
Marital status	:	Married.
Children	:	01 (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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Jomela Khatun</p> <p>Late. Moggul Kha</p> <p>Branch: Shilaidah, Group #06, Centre# 06/M, Loan no. 3734.</p> <p>Member since: 2009 , First loan: Tk. 5,000, Last GB loan: 15,000, Outstanding:4500</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	Agricultural Work.
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 Ten years cow rearing experience.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01744967586.
National ID number	:	5017194520125.
NU Project Source/Reference	:	GK/kum/Md. Rashidul Islam/2555

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2009. At first she took GB loan BDT 5,000 (Five thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

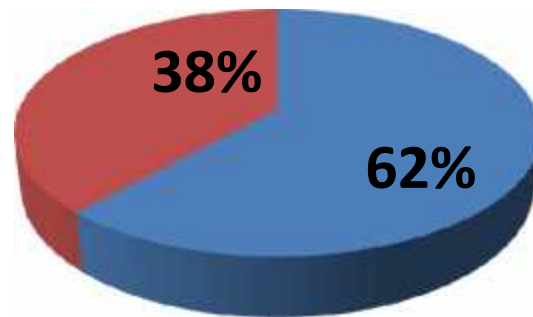
Business Name	:	Munni Cow Fattening Farm.
Address/ Location	:	Vill: Majgram, Post: Shilaidah Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	BDT: 3,65,000
Financing	:	Self financing: BDT: 2,25,000 Required Investment: BDT: 1,40,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 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 90,000/-; ➤ 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 is as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	30,000	20,000	-	50,000
Cost of 5 cows (Tk. 40,000 per Cow)	80,000	-	120,000	200,000
Fan 02 Pieces	-	5,000	-	5,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	90,000	-	90,000
Water supply motor & Fittings	-	-	10,000	10,000
Cash in hand	-	-	10,000	10,000
Total Capital	1,10,000	115,000	140,000	365,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	225,000	62
Investor's Contribution(GK)	140,000	38
Total Investment	365,000	100



- 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)
Revenue:									
Estimated Sales (Cow)	450,000	450,000	900,000	495,000	495,000	990,000	544,500	544,500	1,089,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
(A) Total Revenue	459,000	459,000	918,000	504,450	504,450	1,008,900	554,423	554,423	1,108,845
Less: Cost of sales									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
(B) Total Cost of Sales	290,000	290,000	580,000	304,500	304,500	609,000	319,725	319,725	639,450
Gross profit (GP) [C=(A-B)]	169,000	169,000	338,000	199,950	199,950	399,900	234,698	234,698	469,395
Less: Operating Costs:									
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	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
Non Cash Item:									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Total Operating Cost (D)	38,000	38,000	76,000	38,850	38,850	77,700	39,758	39,758	79,515
(C-D)Net Profit:	131,000	131,000	262,000	161,100	161,100	322,200	194,940	194,940	389,880
Retained Income:			262,000			322,200			389,880

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
Cash inflow			
Opening Balance	-	461,000	727,200
Capital Infusion by Udyokta	115,000	-	-
Capital Infusion by Investor	140,000	-	-
Sales	918,000	1,008,900	1,108,845
Total Receipts	1,173,000	1,469,900	1,836,045
<u>Cash Outflow:</u>			
Cost of goods sold	580,000	609,000	639,450
Operating expenses	76,000	77,700	79,515
Return to investor	56,000	56,000	56,000
Total payment	712,000	742,700	774,965
Closing Balance	461,000	727,200	1,061,080

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 21th Ex. SB Design Lab on May 29,
2016 at Grameen Kalyan

Thank you

Existing Shade













NU With his Father & Mother



Thank You