



Grameen kalyan

Proposed NU Business Name : Mongole Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md .Mongole Hossain Vill : Shemulia,Post: Swastipur Thana : Kushtia, District: Kushtia
Age	: 34 Years.
Marital status	: married.
Children	: 1 (Daughter)
No. of siblings:	: 2 (Two) brothers & 1 (one) sisters.
Parent's and GB related Info	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Rezia Khatun
(iii) Father's name	: Raton Kha
(iv) GB member's info	: Branch: Aalampur, Group #04, Centro# 18/M, Loan no. 9493 Member since: 2007, First loan: Tk. 6,000, Last GB loan: 12,000, Outstanding: All paid.
Further Information:	
(v) Who pays GB loan installment	: NU.
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: Nil
(viii) Any other loan like GCCN, GKF etc.	: Nil
(ix) Others	: Nil

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture 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 seven years cow rearing experiences.
Other Own/Family Sources of Income	:	Father income from Cow business & Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01709840239
National ID number	:	5017918383995
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 2007. At first she took GB loan BDT 6,000 (Six thousand) and used in agriculture farming . Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

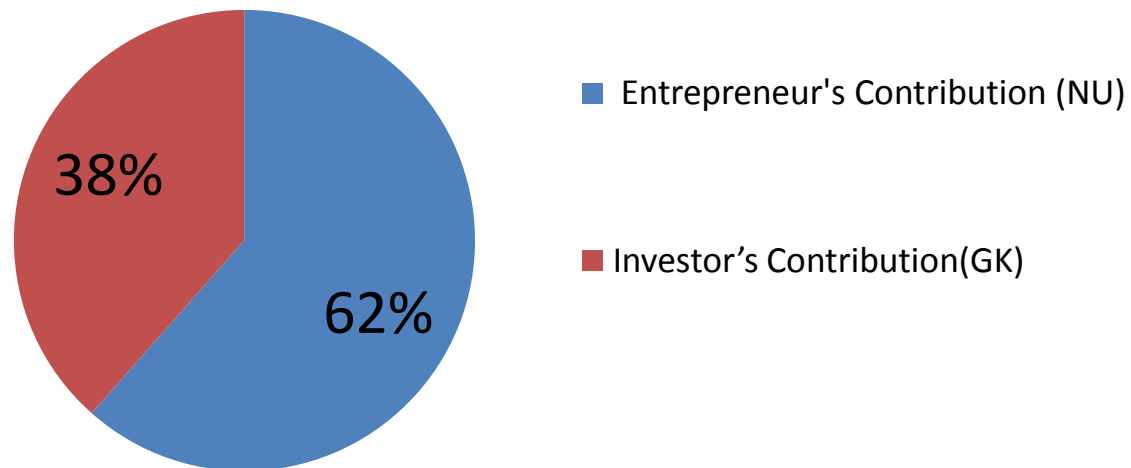
Business Name	:	Mongle Cow Fattening Farm.
Address/ Location	:	Vill: Shemulia, Post: Swastipur Thana: kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 2,60,000/-
Financing	:	Self financing: BDT: 1,60,000/- Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 50,000/- 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 20,000-; ➤ Selling price of each cow after every cycle BDT 90,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1,500/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is in early, 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	35,000	-	45,000
Cow(three cows)	50,000	0	100,000	150,000
3 Cows feeding for six month	-	60,000	0	60,000
Medicine	0	3,000	0	3,000
Cash in hand	2,000	0	0	2,000
Total Capital	62,000	98,000	100,000	260,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	160,000	62
Investor's Contribution(GK)	100,000	38
Total Investment	260,000	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)	270,000	270,000	540,000	297,000	297,000	594,000	326,700	326,700	653,400
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	275,400	275,400	550,800	302,670	302,670	605,340	332,654	332,654	665,307
Less: Cost of sales									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	210,000	210,000	420,000	220,500	220,500	441,000	231,525	231,525	463,050
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	82,170	82,170	164,340	101,129	101,129	202,257
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	4500	4500	9,000	4,950	4,950	9,900	5,445	5,445	10,890
Doctors and Medicine	4500	4500	9,000	4,950	4,950	9,900	5,445	5,445	10,890
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	24,000	24,000	48,000	30,000	30,000	60,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	2700	2700	5,400	2,700	2,700	5,400	2,700	2,700	5,400
Total Operating Cost (D)	32,400	32,400	64,800	39,570	39,570	79,140	46,857	46,857	93,714
(C-D)Net Profit:	33,000	33,000	66,000	42,600	42,600	85,200	54,272	54,272	108,543
Retained Income:			66,000			85,200			108,543

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	2,000	117,200	151,060
Capital infusion by investor	100,000	0	0
Sales	540,000	594,000	653,400
Total receipts	642,000	711,200	804,460
<u>Cash Outflow:</u>			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	64,800	79,140	93,714
Payback to investor	40,000	40,000	40,000
Total payment	524,800	560,140	596,764
Closing Balances	117,200	151,060	207,696

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 13th Ex. SB Design Lab on 16th
February, 2016 at Grameen Kalyan

Thank you

Pictures

Existing Shade











NU With his Mother



Thank You