



## Grameen kalyan

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



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

Name and address	: Mst. Morzina Khatun Vill : Bottoil (Vadaliapara), Post: Boria Thana : Kushtia, District: Kushtia
Age	: 34 Years.
Marital status	: married.
Children	: 1 (Daughter) & 1 (Son)
No. of siblings:	: 1 (one) brother & 1(one) Sister
Parent's and GB related Info	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Mst. Rina Khatun
(iii) Father's name	: Md.Mokbul
(iv) GB member's info	: Branch: Aalampur, Group #13, Centro# 19/M, Loan no. 10202 Member since: 2000 , First loan: Tk. 3,000, Last GB loan: 1,00,000, Outstanding: All paid.
Further Information:	
(v) Who pays GB loan installment	: Mother
(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.)	:	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 she has ten years cow rearing experiences.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01738551178
National ID number	:	5017950175633
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 2000. At first she took GB loan BDT 3,000 (three 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***

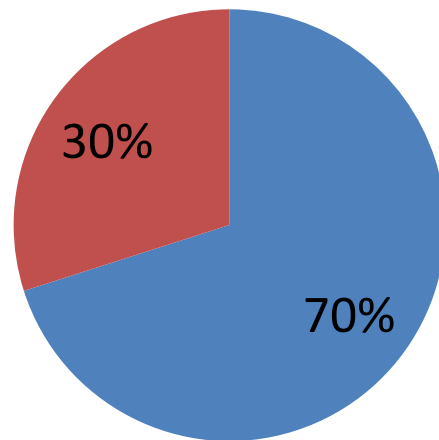
Business Name	:	Morzina Cow Fattening Farm.
Address/ Location	:	Vill: Bottoil ( Vadaliapara), Post: Boria Thana kushtia, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 3,34,000/-</b>
Financing	:	Self financing: <b>BDT: 2,34,000/-</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	BDT <b>3000</b> (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK. 50,000/- each;</li> <li>➤ 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;</li> <li>➤ Feeding cost of each cow/cycle = BDT 20,000-;</li> <li>➤ Selling price of each cow after every cycle BDT 90,000/-;</li> <li>➤ Expected doctor and medicine cost for each cow per cycle = 1,500/-;</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project is in early, 2016.</li> </ul>

## ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
Cow shade (Repair)		40,000	-	40,000
Cow(four cows)	100,000	0	100,000	200,000
4 Cows feeding for six month	-	80,000	0	80,000
Medicine	0	6,000	0	6,000
Water supply motor	6,000	0	0	6,000
Cash in hand	2,000	0	0	2,000
<b>Total Capital</b>	<b>108,000</b>	<b>126,000</b>	<b>100,000</b>	<b>334,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	234,000	70
Investor's Contribution(GK)	100,000	30
<b>Total Investment</b>	<b>334,000</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)	360,000	360,000	720,000	396,000	396,000	792,000	435,600	435,600	871,200
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>367,200</b>	<b>367,200</b>	<b>734,400</b>	<b>403,560</b>	<b>403,560</b>	<b>807,120</b>	<b>443,538</b>	<b>443,538</b>	<b>887,076</b>
<b>Less: Cost of sales</b>									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
<b>(B) Total Cost of Sales</b>	<b>280,000</b>	<b>280,000</b>	<b>560,000</b>	<b>294,000</b>	<b>294,000</b>	<b>588,000</b>	<b>308,700</b>	<b>308,700</b>	<b>617,400</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>87,200</b>	<b>87,200</b>	<b>174,400</b>	<b>109,560</b>	<b>109,560</b>	<b>219,120</b>	<b>134,838</b>	<b>134,838</b>	<b>269,676</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	6000	6000	12,000	6,600	6,600	13,200	7,260	7,260	14,520
Doctors and Medicine	6000	6000	12,000	6,600	6,600	13,200	7,260	7,260	14,520
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
<b>Non Cash Item:</b>									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
<b>Total Operating Cost (D)</b>	<b>35,700</b>	<b>35,700</b>	<b>71,400</b>	<b>43,170</b>	<b>43,170</b>	<b>86,340</b>	<b>50,787</b>	<b>50,787</b>	<b>101,574</b>
<b>(C-D)Net Profit:</b>	<b>51,500</b>	<b>51,500</b>	<b>103,000</b>	<b>66,390</b>	<b>66,390</b>	<b>132,780</b>	<b>84,051</b>	<b>84,051</b>	<b>168,102</b>
<b>Retained Income:</b>			<b>103,000</b>			<b>132,780</b>			<b>168,102</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.)***

	Year 1	Year 2	Year 3
<b>Cash inflow:</b>			
Opening Balance	2,000	165,000	257,780
Capital infusion by investor	100,000	0	0
Sales	734,400	807,120	887,076
Total receipts	836,400	972,120	1,144,856
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	560,000	588,000	617,400
Operating expenses	71,400	86,340	101,574
Payback to investor	40,000	40,000	40,000
Total payment	671,400	714,340	758,974
Closing Balances	165,000	257,780	385,882

# 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 13<sup>th</sup> Ex. SB Design Lab on 16<sup>th</sup>  
February, 2016 at Grameen Kalyan

Thank you

# Pictures

# Existing Shade













# NU With her Mother



**Thank You**