



**Grameen kalyan**

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



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

Name and address	:	Md . Juiei Hossin Vill : Barokhada, Post: Barokhada Thana : Kushtia, District: Kushtia
Age	:	19 years
Marital status	:	Unmarried
No. of siblings:	:	2(two) brother's
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. Morgina Khatun Md. Shorif Uddin Branch: Barokhada, Group #07 Centre # 74/M, Loan no.9947/1 Member since: 2005, First loan: Tk. 5,000, Last GB loan: 15,000, Outstanding: 7,000 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 four years experience.
Other Own/Family Sources of Income	:	Father's income from agricultural farm
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01763-330254
National ID number	:	19955017925005274 (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 2005. At first she took GB loan BDT 5,000 (five thousand) agricultural farm. Subsequently she borrowed loan from GB for several times for different activities including agricultural business.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

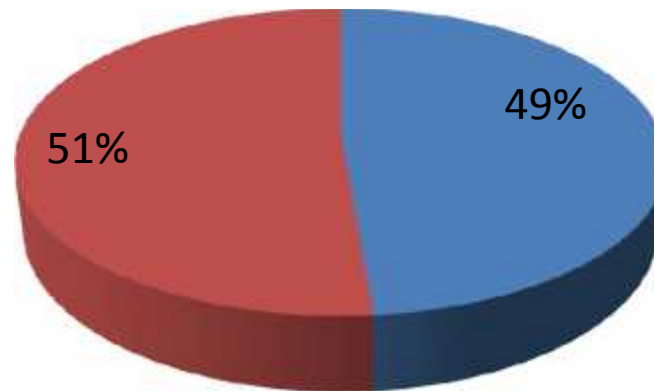
Business Name	:	Morgina Cow Fattening Farm
Address/ Location	:	Vill: Barokhada, Post: Barokhada Thana :Kushtia, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,26,000/-</b>
Financing	:	Self financing: <b>BDT: 1,10,000/-</b> Required Investment: <b>BDT: 1,16,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 2000</b> (two thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 40,000/- 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 18,000/-;</li> <li>➤ Selling price of each cow after every cycle BDT 80,000/-;</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 as soon as possible, 2016.</li> </ul>

## ***PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed Business (BDT)</b>		<b>Total (BDT)</b>
		<b>NU</b>	<b>Investor</b>	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4(1+2+3)</b>
<b>Investments in different categories:</b>				
Cow shade (Repair)		40,000	-	40,000
Cow(three cows)	40,000	0	80,000	120,000
3 Cows feeding for six month	18,000		36,000	54,000
Medicine	0	2,000	0	2,000
Water supply motor	7,000		0	7,000
Fan		3,000		3,000
<b>Total Capital</b>	<b>65,000</b>	<b>45,000</b>	<b>116,000</b>	<b>226,000</b>

# Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	110,000	49
Investor's Contribution(GK)	116,000	51
<b>Total Investment</b>	<b>226,000</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)	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
<b>(A) Total Revenue</b>	<b>245,400</b>	<b>245,400</b>	<b>490,800</b>	<b>269,670</b>	<b>269,670</b>	<b>539,340</b>	<b>296,354</b>	<b>296,354</b>	<b>592,707</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	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
<b>(B) Total Cost of Sales</b>	<b>174,000</b>	<b>174,000</b>	<b>348,000</b>	<b>182,700</b>	<b>182,700</b>	<b>365,400</b>	<b>191,835</b>	<b>191,835</b>	<b>383,670</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>71,400</b>	<b>71,400</b>	<b>142,800</b>	<b>86,970</b>	<b>86,970</b>	<b>173,940</b>	<b>104,519</b>	<b>104,519</b>	<b>209,037</b>
<b>Less: Operating Costs:</b>									
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	12,000	12,000	24,000	12,000	12,000	24,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
<b>Non Cash Item:</b>									
Depreciation Expenses	2000	2000	4,000	2,000	2,000	4,000	2,000	2,000	4,000
<b>Total Operating Cost (D)</b>	<b>22,700</b>	<b>22,700</b>	<b>45,400</b>	<b>23,570</b>	<b>23,570</b>	<b>47,140</b>	<b>30,527</b>	<b>30,527</b>	<b>61,054</b>
<b>(C-D) Net Profit:</b>	<b>48,700</b>	<b>48,700</b>	<b>97,400</b>	<b>63,400</b>	<b>63,400</b>	<b>126,800</b>	<b>73,992</b>	<b>73,992</b>	<b>147,983</b>
<b>Retained Income:</b>			<b>97,400</b>			<b>126,800</b>			<b>147,983</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><u>Cash inflow:</u></b>			
Opening Balance	0	212,000	292,400
Capital infusion by UDYOKTA	45,000		
Capital infusion by investor	116,000	0	0
Sales	490,800	539,340	592,707
Total receipts	651,800	751,340	885,107
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	45,400	47,140	61,054
Payback to investor	46,400	46,400	46,400
Total payment	439,800	458,940	491,124
Closing Balance	212,000	292,400	393,983

# 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 17<sup>th</sup> Ex. SB Design Lab on April 20,  
2016 at Grameen Kalyan

Thank you

















# Mother & Me

