



Grameen kalyan

Proposed NU Business Name : Mannan Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Fojle Rabbi Vill : Komlapur, Post: Janipur Thana : Khoksha, District: Kushtia.
Age	:	20 Years.
Marital status	:	Unmarried.
No. of siblings:	:	2 (Two) brothers & 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. Majeda Khatun
(iii) Father's name	:	Md. Abdul Mannan Munnaf
(iv) GB member's info	:	Branch: Khoksha, Group # 02, Centre# 21/M, Loan no. 2391 Member since: 2006, First loan: Tk. 5,000, Last GB loan: 91,000, Outstanding: 67,630
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	S.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.)	:	He has no formal training & he has Seven years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Business
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01934569004
National ID number	:	19965026308000020
NU Project Source/Reference	:	Gk/Kum/Md. Anowar Hossain/2525

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 5,000 (Five thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

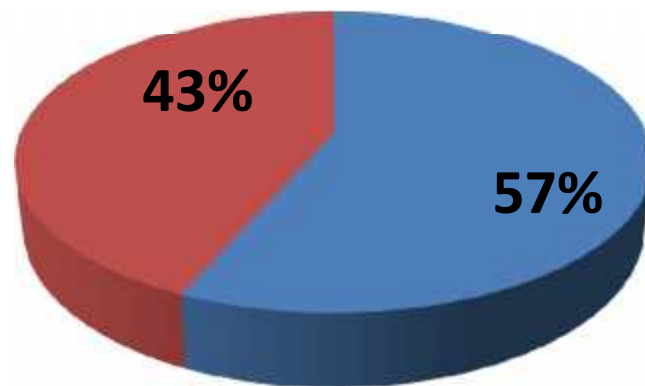
Business Name	:	Mannan Cow Fattening Farm.
Address/ Location	:	Vill: Komlapur, Post: Janipur Thana : Khokhsha, District: Kushtia.
Total Investment in BDT	:	BDT: 2,99,500
Financing	:	Self financing: BDT: 1,69,500 Required Investment: BDT: 1,30,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK 50,000/- each; ➤ In every six months the cows will be sale 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 1,00,000/-; ➤ 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	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	35,000	15,000	-	50,000
Cost of 3 cows (Tk. 50,000 per Cow)	65,000	-	100,000	165,000
Fan 02 Pieces	2,000	2,500	-	4,500
Working Capital (Feeding Cost per cow 20000 per six month)	-	50,000	10,000	60,000
Water supply motor & Fittings	-	-	10,000	10,000
Cash in hand	-	-	10,000	10,000
Total Capital	102,000	67,500	130,000	299,500

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	169,500	57
Investor's Contribution(GK)	130,000	43
Total Investment	299,500	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)	300,000	300,000	600,000	330,000	330,000	660,000	363,000	363,000	726,000
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	305,400	305,400	610,800	335,670	335,670	671,340	368,954	368,954	737,907
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)]	95,400	95,400	190,800	115,170	115,170	230,340	137,429	137,429	274,857
Less: Operating Costs:									
Electricity bill	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
Doctors and Medicine	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Mobile bill	1,500	1,500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
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)	36,900	36,900	73,800	37,695	37,695	75,390	38,545	38,545	77,090
(C-D)Net Profit:	58,500	58,500	117,000	77,475	77,475	154,950	98,884	98,884	197,768
Retained Income:			117,000			154,950			197,768

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	-	262,500	365,450
Capital Infusion by Udyokta	67,500	-	-
Capital Infusion by Investor	130,000	-	-
Sales	610,800	671,340	737,907
Total Receipts	808,300	933,840	1,103,357
<u>Cash Outflow:</u>			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	73,800	75,390	77,090
Return to investor	52,000	52,000	52,000
Total payment	545,800	568,390	592,140
Closing Balance	262,500	365,450	511,218

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 22th Ex. SB Design Lab on June 16,
2016 at Grameen Kalyan

Thank you

Existing Shade













NU With his Father & Mother



NU With his Mother



Thank You