



**Grameen kalyan**

**Proposed NU Business Name: *Monjil cow Fattening Farm***



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

Name and address	:	Md. Monjil Sheikh Vill : Horesonkorpor ,Post: Mohini mills Thana : Kushtia, District: Kushtia
Age	:	32 Years.
Marital status	:	Married.
Children	:	2 (Two) Daughters.
No. of siblings:	:	1 (one) Brother 3(three) 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Rokea Begum Md. Firoj Sheikh. Branch: Kushtia, Group # 03, Centre # 6/M, Loan no: 1131/2 Member since: 2006 , First loan: Tk. 5,000, Last GB loan: 10,000, Outstanding: All paid. Father. No Nil Nil Nil
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.)	:	Mason.
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 five years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Mason
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01858152444.
National ID number	:	2699237593044.
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Khalilur Rahaman(2478).

## ***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 Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

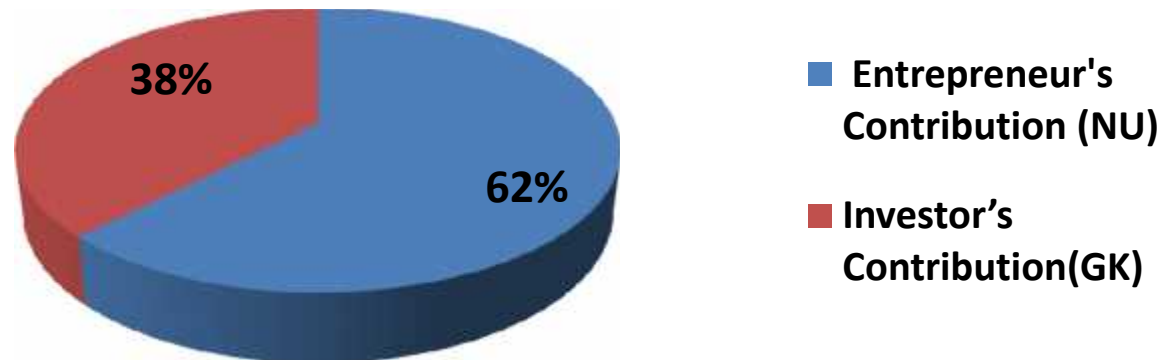
Business Name	:	<b>Monjil Cow Fattening Farm.</b>
Address/ Location	:	Vill:Horesonkorpor, Post:Mohini mills, Thana : Kushtia, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,12,000/-</b>
Financing	:	Self financing: <b>BDT: 1,32,000/-</b> Required Investment: <b>BDT: 80,000/-</b>
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three 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 sale 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 is as soon as possible.</li> </ul>

## ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade (Repair)	5,000	20,000	0	25,000
Cost of 3 cows (Tk. 40,000 per Cow)	40,000	0	80,000	120,000
Fan 01 Piece	-	3,000	0	3,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	54,000	0	54,000
Medicine		3,000		3,000
Water supply motor & Fittings	-	7,000	0	7,000
<b>Total Capital</b>	<b>45,000</b>	<b>87,000</b>	<b>80,000</b>	<b>212,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	132,000	62
Investor's Contribution(GK)	80,000	38
<b>Total Investment</b>	<b>212,000</b>	<b>100</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

<b>Particulars</b>	<b>Year 1 (BDT)</b>			<b>Year 2 (BDT)</b>			<b>Year 3 (BDT)</b>		
	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	945	945	1,890	992	992	1,985
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	18,000	18,000	36,000
<b>Non Cash Item:</b>									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
<b>Total Operating Cost (D)</b>	<b>28,800</b>	<b>28,800</b>	<b>57,600</b>	<b>29,490</b>	<b>29,490</b>	<b>58,980</b>	<b>30,230</b>	<b>30,230</b>	<b>60,459</b>
<b>(C-D)Net Profit:</b>	<b>42,600</b>	<b>42,600</b>	<b>85,200</b>	<b>57,480</b>	<b>57,480</b>	<b>114,960</b>	<b>74,289</b>	<b>74,289</b>	<b>148,578</b>
<b>Retained Income:</b>	<b>85,200</b>			<b>114,960</b>			<b>148,578</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.)***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Cash inflow</b>			
Opening Balance	-	220,200	303,160
Capital Infusion by Udyokta	87,000	-	-
Capital Infusion by Investor	80,000	-	-
Sales	490,800	539,340	592,707
<b>Total Receipts</b>	<b>657,800</b>	<b>759,540</b>	<b>895,867</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	57,600	58,980	60,459
Return to investor	32,000	32,000	32,000
<b>Total payment</b>	<b>437,600</b>	<b>456,380</b>	<b>476,129</b>
<b>Closing Balance</b>	<b>220,200</b>	<b>303,160</b>	<b>419,738</b>

# *SWOT ANALYSIS*

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Ownership in his own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Shortage of foods in rainy season.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local Veterinary Doctors;</li><li><input type="checkbox"/> This area is famous for cattle fattening;</li><li><input type="checkbox"/> Investor's money will be payback in three years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Disease.</li></ul>

Presented at 27<sup>th</sup> Ex. SB Design Lab on 17<sup>th</sup> July,  
2016 at Grameen Kalyan

Thank you

# Existing Shade















# NU With his Mother



**Thank You**