



# Grameen Kalyan

**Proposed NU Business Name : Mithun Cow Fattening farm**



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

Name and address	:	Md Mithun Ahmed Vill: Shemulia, Post: Shostipur, Upazilla : Kushtia, District: Kushtia
Age	:	20 Years
Marital status	:	Single
No. of siblings:	:	1 (one) brother and 1 (one) sister
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. Jahanara Begum Md. Zamal Uddin Branch: Alampur, Group # 3, Centre # 18/M, Loan no.: 9528/1, Member since: 2004, First loan: Tk. 5,000, Existing loan: 17,000, Outstanding: 10,000 Father (Agriculture farming) No Nil Nil Nil
Education, till to date	:	Honors' 1 <sup>st</sup> Year (History)

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Studying Honors in History (1 <sup>st</sup> Year).
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 training but his father used to rear cow so he will get support from his father.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01723621775
National ID number	:	Nil
NU Project Source/Reference	:	GK

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT 5,000 (Five thousand) and used the money in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including house loan.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

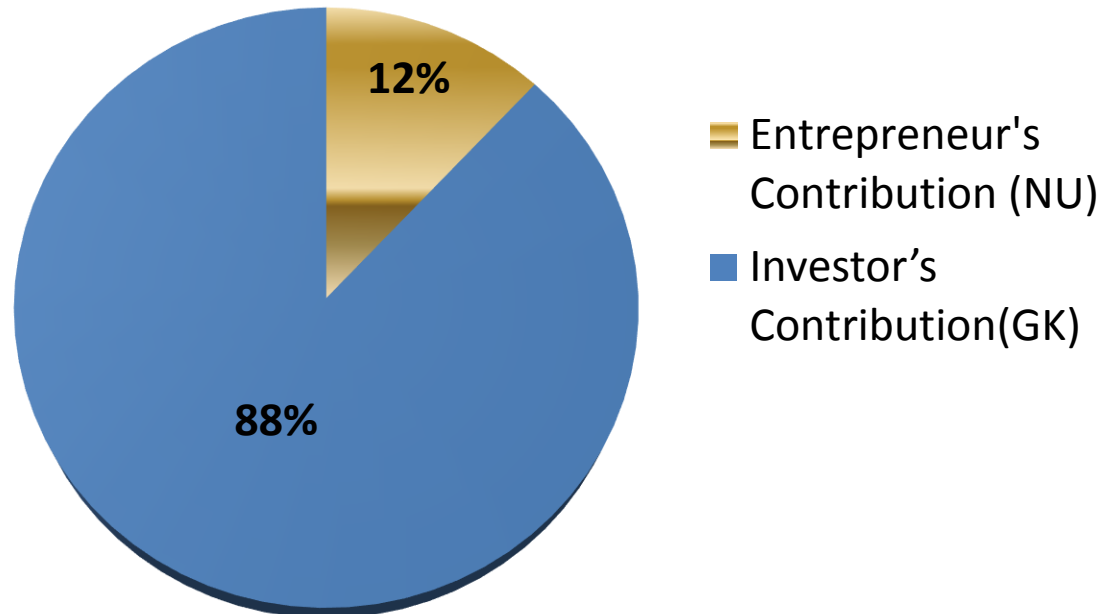
Project's Name 0	:	Mithun Cow Fattening Farm
Address/ Location	:	Shemulia, Kushtia
Total Investment	:	<b>BDT 2,55,000</b>
Financing	:	Self financing: BDT <b>30,000</b> Required Investment: BDT <b>2,25,000</b> (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT <b>2,500</b> (Two thousand and five hundred only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK. 30,000/- each;</li> <li>➤ In every six months the 4 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months;</li> <li>➤ Feeding cost of each cow/cycle = BDT 15,000/-;</li> <li>➤ Selling price of each cow after every cycle = BDT 65,000/-;</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 November, 2014.</li> </ul>

# ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Investments in different categories:</b>		
Cow Shade	70,000	70,000
Cow	1,20,000	1,20,000
Cow Food	60,000	60,000
Cow feeding Appliance	3,000	3,000
Others	2,000	2,000
<b>Total Capital</b>	<b>255,000</b>	<b>255,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	30,000	12%
Investor's Contribution(GK)	2,25,000	88%
<b>Total Investment</b>	<b>2,55,000</b>	<b>100%</b>



# 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)	260,000	260,000	520,000	273,000	273,000	546,000	286,650	286,650	573,300
Cow Dung Sales	6,000	6,000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
<b>(A) Total Revenue</b>	<b>266,000</b>	<b>266,000</b>	<b>532,000</b>	<b>279,300</b>	<b>279,300</b>	<b>558,600</b>	<b>293,265</b>	<b>293,265</b>	<b>586,530</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	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
<b>(B) Total Cost of Sales</b>	<b>180,000</b>	<b>180,000</b>	<b>360,000</b>	<b>189,000</b>	<b>189,000</b>	<b>378,000</b>	<b>198,450</b>	<b>198,450</b>	<b>396,900</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>86,000</b>	<b>86,000</b>	<b>172,000</b>	<b>90,300</b>	<b>90,300</b>	<b>180,600</b>	<b>94,815</b>	<b>94,815</b>	<b>189,630</b>
<b>Less: Operating Costs:</b>									
Electricity bill	1800	1800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Transportation	3000	3000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and medicine	4000	4000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill (SMS & Reporting inclusive)	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	15000	15000	30,000	15,750	15,750	31,500	16,538	16,538	33,075
Other Expenses	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
<b>Non Cash Item:</b>			0	0	0	0	0	0	0
Depreciation Expenses	3750	3750	7,500	3,938	3,938	7,875	4,134	4,134	8,269
<b>Total Operating Cost (D)</b>	<b>29950</b>	<b>29950</b>	<b>59,900</b>	<b>31,448</b>	<b>31,448</b>	<b>62,895</b>	<b>33,020</b>	<b>33,020</b>	<b>66,040</b>
<b>(C-D)Net Profit:</b>	<b>56,050</b>	<b>56,050</b>	<b>112,100</b>	<b>58,853</b>	<b>58,853</b>	<b>117,705</b>	<b>61,795</b>	<b>61,795</b>	<b>123,590</b>
<b>Retained Income:</b>			<b>112,100</b>			<b>117,705</b>			<b>123,590</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>0</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Cash inflow</b>				
Opening Balance	0	58,000	99,100	115,755
Capital Infusion by UDYOKTA	30,000			
Capital Infusion by Investor	225,000			
Sales	0	532,000	558,600	586,530
<b>Total Receipts</b>	<b>255,000</b>	<b>590,000</b>	<b>657,700</b>	<b>702,285</b>
<b><u>Cash Outflow:</u></b>				
Cost of goods sold	120,000	360,000	378,000	396,900
Operating expenses	2,000	60,900	63,945	67,142
Fixed Asset	75,000			
Return to investor ( including Transfer fee)		70,000	100,000	100,000
<b>Total payment</b>	<b>197,000</b>	<b>490,900</b>	<b>541,945</b>	<b>564,042</b>
Closing Balances	58,000	99,100	115,755	138,243

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 0  
Future employment: 0
- Ownership in his own name.

## **W**EAKNESS

- Unavailability of quality food;
- 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 four years.

## **T**HREATS

- Theft;
- Disease.

Presented at 31<sup>st</sup> SB Design Lab on September 23,  
2014 at Yunus Centre

Thank you

Pictures

# My father and me





# Trade License

ইউনিয়ন পরিষদের ৭নং ফরম  
একাউন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং - 607



## ট্রেড লাইসেন্স ৫ নং আলামপুর ইউনিয়ন পরিষদ

বহি নং - ০২

উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলা ঃ- কুষ্টিয়া।

লাইসেন্স নং ঃ ১০৭/২০২৪

তারিখ ঃ- ২৪/০৮/২০২৪ ইং

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম মিঠন গরু মোটাজোজরন ফার্ম

পিতা / স্বামী / মালিকের নাম শ্রীঃ মিঠন আহমেদ

ঠিকানা গ্রামঃ শিমুলিয়া শ্রীঃ সুজিপুর ফার্ম জেলাঃ কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি গরু মোটাজোজরন

বৈধ বা বলবৎ থাকার সময় (বৎসর) ২০২৪-২০২৫ ইং অর্থবৎসর

লাইসেন্সের মেয়াদ জুলাই ২০২৪ ইং হইতে জুন ২০২৫ ইং পর্যন্ত।

প্রদত্ত টাকার পরিমাণ

অংকে টাকা

২০০+২৫/১০০

কথায় একশত পনের টাকা মাত্র।



স্বাক্ষরিত করিয়া পরিশোধ করুন।

৫নং আলামপুর ইউনিয়ন পরিষদ।  
উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলা ঃ- কুষ্টিয়া।

**Thank You**