



Grameen kalyan

Proposed NU Business Name : **Mithun cow fattening farm.**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Mithun Biswas Vill: Belghoria (Charpara) , Post:Swastipur Upazilla : Kushtia, District: Kushtia
Age	: 23 Years.
Marital status	: Married.
No. of siblings:	: 4(Four) brothers .
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. Selina Begum : Md. Anisur Rahman : Branch: Alampur, Group #01, Centre # 40/M, Loan no. 3444 Member since: 2005 , First loan: Tk. 10000, Existing loan: 50,000 Outstanding: All paid . : Father : No : Nil : Nil : 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.)	:	No formal training but he has Three years cow rearing experiences. He will also get support from her father.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01921903795
National ID number	:	19925017956029596
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 10,000 (Ten 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

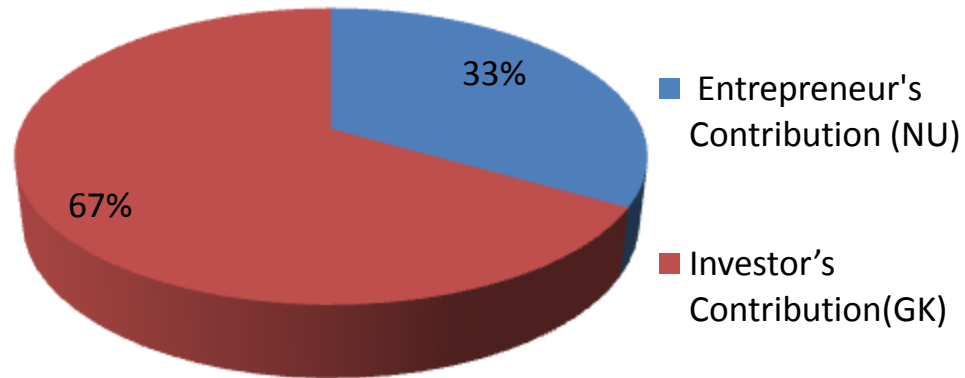
Business Name	:	Mithun Cow Fattening Farm.
Address/ Location	:	Belghoria (Charpara), Kushtia
Total Investment in BDT	:	BDT: 2,55,000
Financing	:	Self financing: BDT: 85,000 Required Investment: BDT: 1,70,000(as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT 3,000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 40,000/- each; ➤ In every six months the 3 cows will be sold and new cow will purchase; i.e. each cycle of cow fattening will be for six months; ➤ Feeding cost of each cow/cycle = BDT 15,000/-; ➤ Selling price of each cow after every cycle = BDT 75,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-; ➤ Payback period is 3 years; ➤ Expected date to start the project is Early 2015.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed Business (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Cow Shade	20,000	40000	60,000
Cow	0	120,000	120,000
03 Cow feeding for six month	0	45,000	45,000
Electricity Fittings	2,000		2,000
Water Supply Motor	0	10,000	10,000
Fan	0	3,000	3,000
Cash in hand	10000	5000	15000
Total Capital	32,000	223,000	255,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution (NU)	85,000	33
Investor's Contribution(GK)	170,000	67
Total Investment	255,000	100



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)	225,000	225,000	450,000	247,500	247,500	495,000	272,250	272,250	544,500
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	230,400	230,400	460,800	253,170	253,170	506,340	278,204	278,204	556,407
Less: Cost of sales									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
(B) Total Cost of Sales	165,000	165,000	330,000	173,250	173,250	346,500	181,913	181,913	363,825
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	79,920	79,920	159,840	96,291	96,291	192,582
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Doctors and Medicine	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Mobile bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary	18,000	18,000	36,000	18,000	18,000	36,000	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)	28,200	28,200	56,400	28,860	28,860	57,720	35,568	35,568	71,136
(C-D)Net Profit:	37,200	37,200	74,400	51,060	51,060	102,120	60,723	60,723	121,446
Retained Income:			74,400			102,120			121,446

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	0	199,400	231,520
Capital Infusion by Udyokta	85,000	0	0
Capital Infusion by Investor	170,000	0	0
Sales	460,800	506,340	556,407
Total Receipts	715,800	705,740	787,927
<u>Cash Outflow:</u>			
Cost of goods sold	330,000	346,500	363,825
Operating expenses	56,400	57,720	71,136
Fixed Asset	75000	0	0
Return to investor	55,000	70,000	79,000
Total payment	516,400	474,220	513,961
Closing Balances	199,400	231,520	273,966

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 2nd SB Ex. Design Lab on 21st March,
2015 at Grameen Kalyan

Thank you

Family photo



Existing Business photo





Trade License

ইউনিয়ন পরিষদের পুনঃ ফরম
একাত্তর নং আইন ১৯৭৩ সালের ১২ (১) বিধি অনুযায়ী

ক্রমিক নং - 1308

ট্রেড লাইসেন্স
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া।

নং - ১৪ লাইসেন্স নং : ১/১৪৮

তারিখ : ০৫/০৭/২০১৫

ব্যক্তি / কোম্পানী / কার্ট / প্রতিষ্ঠানের নাম মিঃ মুনীর হোসেন মোঃ মোস্তাফিজুল হক

স্বাক্ষর / স্বাক্ষর / মালিকের নাম মোঃ মুনীর হোসেন

ঠিকানা কুষ্টিয়া সদর, কুষ্টিয়া

পেশা বা ব্যবসা ও স্থানবিশেষ উল্লেখ ফ্যাশন ডিজাইনিং কার্ট

স্বাক্ষর বা স্বাক্ষর, স্বাক্ষর (কম্পানী) মুনীর হোসেন

লাইসেন্সের মেয়াদ ১৫ মাস

স্বাক্ষর টাকার পরিমাণ { স্বাক্ষর টাকা ২০০ + ০০০ - ২০০৮
কমর ১৫০০ টাকা

স্বাক্ষর

Thank You