



# Grameen Kalyan

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



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

Name and address	: Md. Mirajul Islam. Vill- Belghoria (Poshchim para), Post- Swastipur, Upazilla- Kushtia, Dist.- Kushtia.
Age	: 24 Years.
Marital status	: Single.
No. of siblings:	: 2 (Two) Brothers and 1 (One)n 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"/> : Most. Majeda Khatun. : Md. Kalimuddin Seakh. : Branch: Alampur; Group # 05, Centre: 54/M, Loan No : 5214 Member Since: 2007, First Loan : Tk. 7,500 Existing Loan : 80,000, Outstanding : 60,640 : 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.)	:	Farmer.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	04 years rearing experiences. He will so get support from his father.
Other Own/Family Sources of Income	:	His Father is a farmer.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01947305085
National ID number	:	19915017956000199
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 7,500 (Seven Thousand Five hundred) and bought a cow. Gradually several times she took GB loan and utilized in cow fattening business and in agricultural work.

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

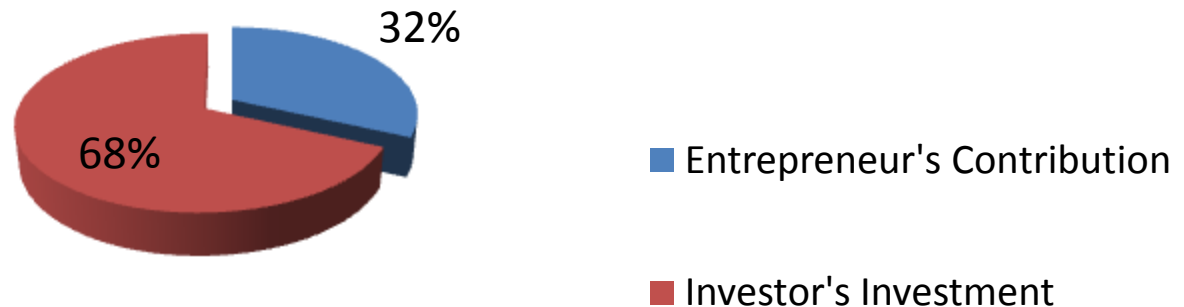
Business Name	:	Mirajul Cow fattening Farm.
Address/ Location	:	Belghoria(poshimpara), Swastipur, Kushtia Sadar, Kushtia.
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self Financing : BDT 70,000/- Required Investment BDT 1,50,000/-
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT 3,000/-
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 3 cows @ TK. 30,000/- each;</li> <li>➤ 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;</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 Early, 2015.</li> </ul>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed Business (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
Cow Shade	14,000	50000	64,000
Cost of 3 cow (Tk. 30,000 per Cow)		90000	90000
Fan	2500		2500
Water Supply Motor		10000	10000
Working Capital (Feeding Cost per cow 15000 per six month and medicine)		45,000	45,000
Cash in hand	3500	5000	8500
<b>Total Capital</b>	<b>20,000</b>	<b>200,000</b>	<b>220,000</b>

# Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	70,000	32%
Investor's Investment	150,000	68%
<b>Total Investment</b>	<b>220,000</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)	195,000	195,000	390,000	214,500	214,500	429,000	235,950	235,950	471,900
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>200,400</b>	<b>200,400</b>	<b>400,800</b>	<b>220,170</b>	<b>220,170</b>	<b>440,340</b>	<b>241,904</b>	<b>241,904</b>	<b>483,807</b>
<b>Less: Cost of sales</b>									
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
<b>(B) Total Cost of Sales</b>	<b>135,000</b>	<b>135,000</b>	<b>270,000</b>	<b>141,750</b>	<b>141,750</b>	<b>283,500</b>	<b>148,838</b>	<b>148,838</b>	<b>297,675</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>65,400</b>	<b>65,400</b>	<b>130,800</b>	<b>78,420</b>	<b>78,420</b>	<b>156,840</b>	<b>93,066</b>	<b>93,066</b>	<b>186,132</b>
<b>Less: Operating Costs:</b>									
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	1,020	1,020	2,040	1,071	1,071	2,142	1,125	1,125	2,249
Proposed salary	18,000	18,000	36,000	18,000	18,000	36,000	24,000	24,000	48,000
<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>28,020</b>	<b>28,020</b>	<b>56,040</b>	<b>28,671</b>	<b>28,671</b>	<b>57,342</b>	<b>35,370</b>	<b>35,370</b>	<b>70,739</b>
<b>(C-D)Net Profit:</b>	<b>37,380</b>	<b>37,380</b>	<b>74,760</b>	<b>49,749</b>	<b>49,749</b>	<b>99,498</b>	<b>57,696</b>	<b>57,696</b>	<b>115,393</b>
<b>Retained Income:</b>			<b>74,760</b>			<b>99,498</b>			<b>115,393</b>

**Notes: 1. Agreed Grace period: 06 (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	168,260	207,758
Capital Infusion by UDYOKTA	70000	0	0
Capital Infusion by Investor	150000	0	0
Sales	400,800	440,340	483,807
<b>Total Receipts</b>	<b>620,800</b>	<b>608,600</b>	<b>691,565</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	56,040	57,342	70,739
Fixed Asset	76500	0	0
Payback to investor	50,000	60,000	70,000
<b>Total payment</b>	<b>452,540</b>	<b>400,842</b>	<b>438,414</b>
Closing Balances	168,260	207,758	253,151

# 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 2<sup>nd</sup> SB Ex. Design Lab on 21<sup>st</sup> March,  
2015 at Grameen Kalyan

Thank you



# Family photo



# Trade License

একাত্তর নং অতিথি ক্রমের ১২ (১) বিধি অনুযায়ী।

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

খরিদ : ১৮/২/২০১৭ খ্রি

খরিদ নং - ১৬৮ লাইসেন্স নং : ১৬২১

স্বাক্ষর / কোম্পানী / ফার্ম / প্রতিষ্ঠানের নাম মিরমুহাম্মদ চাহা ফেটীতদ্রাহমান চাহা

শিক্ষা / স্বাক্ষর / মালিকের নাম মোঃ মোঃ মিরমুহাম্মদ মোঃ  
হিঃ মালিকী, কুষ্টিয়া সদর, কুষ্টিয়া।

স্বাক্ষর / মালিকী ও মালিকের নাম মুহাম্মদ ফেটীতদ্রাহমান চাহা

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স্বাক্ষর / মালিকী ও মালিকের নাম { স্বাক্ষর টাকার পরিমাণ ২০০+০০০০/- টাকা

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মোঃ ইব্রাহিম, জিয়ারখী ইউনিয়ন পরিষদ  
৬ নং জিয়ারখী ইউনিয়ন পরিষদ  
উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া

**Thank You**