



**Grameen kalyan**

*Proposed NU Business Name : Mehedi cow fattening farm*



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

Name and address	:	Md. Mehedi Hasan Vill:Poradha,Post: poradha. Thana: Mirpur, District: Kushtia
Age	:	23 Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	2 (Two) 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	:	<p>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Mst. Nurjahan</p> <p>Md. Abdul high.</p> <p>Branch: poradha, Group # 12, Centre # 19/M, Loan no: 12053</p> <p>Member since: 2008 , First loan: Tk. 4,000, Last GB loan: 20,000, Outstanding: 17,800.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Nine.

## ***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 Eight years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Driver.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01859161326.
National ID number	:	19935019480000182.
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Kholilur Rahman(2457).

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

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 4,000 (Four 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***

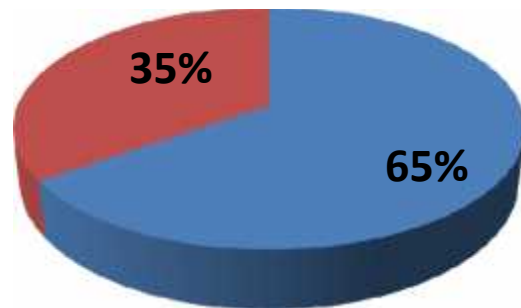
Business Name	:	Mehedi Cow Fattening Farm.
Address/ Location	:	Vill : Poradha, Post: poradha Thana : Mirpur, District: Kushtia
Total Investment in BDT	:	<b>BDT: 3,45,000/-</b>
Financing	:	Self financing: <b>BDT: 2,25,000/-</b> Required Investment: <b>BDT: 120,000/-</b>
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 5 cows @ TK. 40,000/- each;</li> <li>➤ In every six months the 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 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 (Ready)	60,000	0	0	60,000
Cost of 5 cow (Tk. 40,000 per Cow)	60,000	0	120,000	180,000
Fan 01 Pcs	3,000	0	0	3,000
Working Capital (Feeding Cost)	-	90,000	0	90,000
Medicine		5,000		5,000
Water supply motor & Fittings	-	7,000	0	7,000
<b>Total Capital</b>	<b>123,000</b>	<b>102,000</b>	<b>120,000</b>	<b>345,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	225,000	65
Investor's Contribution(GK)	120,000	35
<b>Total Investment</b>	<b>345,000</b>	<b>100</b>



- 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)
<b>Revenue:</b>									
Estimated Sales (Cow)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
<b>(A) Total Revenue</b>	<b>409,000</b>	<b>409,000</b>	<b>818,000</b>	<b>449,450</b>	<b>449,450</b>	<b>898,900</b>	<b>493,923</b>	<b>493,923</b>	<b>987,845</b>
<b>Less: Cost of sales</b>									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
<b>(B) Total Cost of Sales</b>	<b>290,000</b>	<b>290,000</b>	<b>580,000</b>	<b>304,500</b>	<b>304,500</b>	<b>609,000</b>	<b>319,725</b>	<b>319,725</b>	<b>639,450</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>119,000</b>	<b>119,000</b>	<b>238,000</b>	<b>144,950</b>	<b>144,950</b>	<b>289,900</b>	<b>174,198</b>	<b>174,198</b>	<b>348,395</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Doctors and Medicine	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
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	2,700	2,700	5,400	2,970	2,970	5,940	3,267	3,267	6,534
<b>Total Operating Cost (D)</b>	<b>32,500</b>	<b>32,500</b>	<b>65,000</b>	<b>33,360</b>	<b>33,360</b>	<b>66,720</b>	<b>34,277</b>	<b>34,277</b>	<b>68,553</b>
<b>(C-D)Net Profit:</b>	<b>86,500</b>	<b>86,500</b>	<b>173,000</b>	<b>111,590</b>	<b>111,590</b>	<b>223,180</b>	<b>139,921</b>	<b>139,921</b>	<b>279,842</b>
<b>Retained Income:</b>	<b>173,000</b>			<b>223,180</b>			<b>279,842</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	-	347,000	522,180
Capital Infusion by Udyokta	102,000	-	-
Capital Infusion by Investor	120,000	-	-
Sales	818,000	898,900	987,845
<b>Total Receipts</b>	<b>1,040,000</b>	<b>1,245,900</b>	<b>1,510,025</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	580,000	609,000	639,450
Operating expenses	65,000	66,720	68,553
Return to investor	48,000	48,000	48,000
<b>Total payment</b>	<b>693,000</b>	<b>723,720</b>	<b>756,003</b>
<b>Closing Balances</b>	<b>347,000</b>	<b>522,180</b>	<b>754,022</b>

# 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 31<sup>st</sup> Ex. SB Design Lab on 17<sup>th</sup> August,  
2016 at Grameen Kalyan.

Thank you

# Existing Shade















# NU With his Mother



**Thank You**