



Grameen kalyan

Proposed NU Business Name : Mahedi cow fattening

farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md .Mahedi Hassan Vill : Poradha,Post: Poradha Thana : Mirpur, District: Kushtia
Age	: 18 Years.
Marital status	: Unmarried.
Children	: Nil
No. of siblings:	: 1 (one) brother & 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. Mini Begum : Md.Lotfar Rahman : Branch: poradhah, Group #06, Centro# 82/M, Loan no. 12222 Member since: 2005 , First loan: Tk. 3,000, Last GB loan: 100,000, Outstanding: All paid. : Father : No : Nil : Nil : Nil
Education, till to date	: Class Ten

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 experience.
Other Own/Family Sources of Income	:	Father income from Cow business & Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	0 1725847766
National ID number	:	19985019480012512
NU Project Source/Reference	:	Grameen Kalyan, Kushtia Unit Office, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 3,000 (three 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

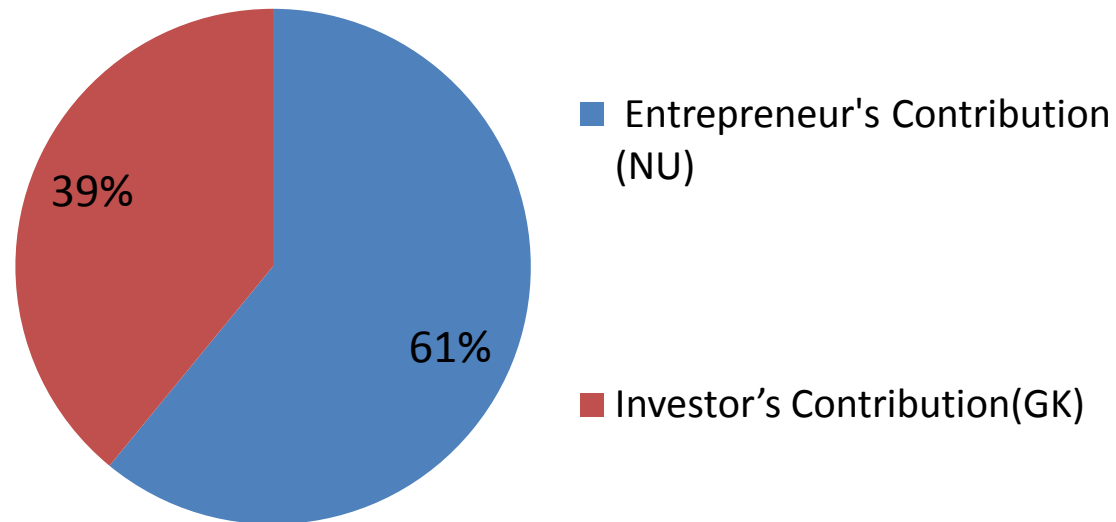
Business Name	:	<i>Mahedi</i> cow fattening Farm.
Address/ Location	:	Vill: Poradha, Post: Poradha Thana Mirpur, District: Kushtia.
Total Investment in BDT	:	BDT: 2,56,000/-
Financing	:	Self financing: BDT: 1,56,000/- Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 50,000/- each; ➤ 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; ➤ Feeding cost of each cow/cycle = BDT 20,000-; ➤ Selling price of each cow after every cycle BDT 90,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1,500/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is in April,2016.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow shade (Ready)	35,000	-	-	35,000
Cow(Three cows)	50,000	0	100,000	150,000
3 Cows feeding for six month	-	60,000	0	60,000
Medicine	0	3,000	0	3,000
Water supply motor	6,000	0	0	6,000
Cash in hand	2,000	0	0	2,000
Total Capital	93,000	63,000	100,000	256,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	156,000	61
Investor's Contribution(GK)	100,000	39
Total Investment	256,000	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)	270,000	270,000	540,000	297,000	297,000	594,000	326,700	326,700	653,400
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	275,400	275,400	550,800	302,670	302,670	605,340	332,654	332,654	665,307
Less: Cost of sales									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	210,000	210,000	420,000	220,500	220,500	441,000	231,525	231,525	463,050
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	82,170	82,170	164,340	101,129	101,129	202,257
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	12,000	12,000	24,000	24,000	24,000	48,000	30,000	30,000	60,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	2700	2700	5,400	2,700	2,700	5,400	2,700	2,700	5,400
Total Operating Cost (D)	23,400	23,400	46,800	36,270	36,270	72,540	43,227	43,227	86,454
(C-D)Net Profit:	42,000	42,000	84,000	45,900	45,900	91,800	57,902	57,902	115,803
Retained Income:			84,000			91,800			115,803

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
<u>Cash inflow:</u>			
Opening Balance	2,000	209,000	260,800
Capital infusion by udyokta	63,000		
Capital infusion by investor	100,000	0	0
Sales	550,800	605,340	665,307
Total receipts	715,800	814,340	926,107
<u>Cash Outflow:</u>			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	46,800	72,540	86,454
Payback to investor	40,000	40,000	40,000
Total payment	506,800	553,540	589,504
Closing Balances	209,000	260,800	336,603

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 15th Ex. SB Design Lab on March 13,
2016 at Grameen Kalyan

Thank you









Mother and me

