



**Grameen Kalyan**

Proposed NU Business Name : **Sazzad cow fattening farm**



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

Name and address	: Md Sazzad Hossain Vill: Belghoria , Post: Swastipur Upazilla : Kushtia, District: Kushtia
Age	: 28 Years
Marital status	: Single
No. of siblings:	: 3(Three) brothers.
Parent's and GB related Info	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Mst. Saleha Khatun
(iii) Father's name	: Md. Afzal Hossain .
(iv) GB member's info	: Branch: Alampur, Group # 05, Centre # 03, Loan no.: 1515/2, Member since: 2005, First loan: Tk. 4000, Existing loan: 50,000, Outstanding: 50,000(Because it's seasonal loan)
Further Information:	: Entrepreneur.
(v) Who pays GB loan installment	: No
(vi) Mobile lady	: Nil
(vii) Grameen Education Loan	: Nil
(viii) Any other loan like GCCN, GKF etc.	: Nil
(ix) Others	: Nil
Education, till to date	: MBS

## ***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 five years cow rearing experiences. He will also 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	:	01764864506
National ID number	:	
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 BDT4,000 (Four 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**

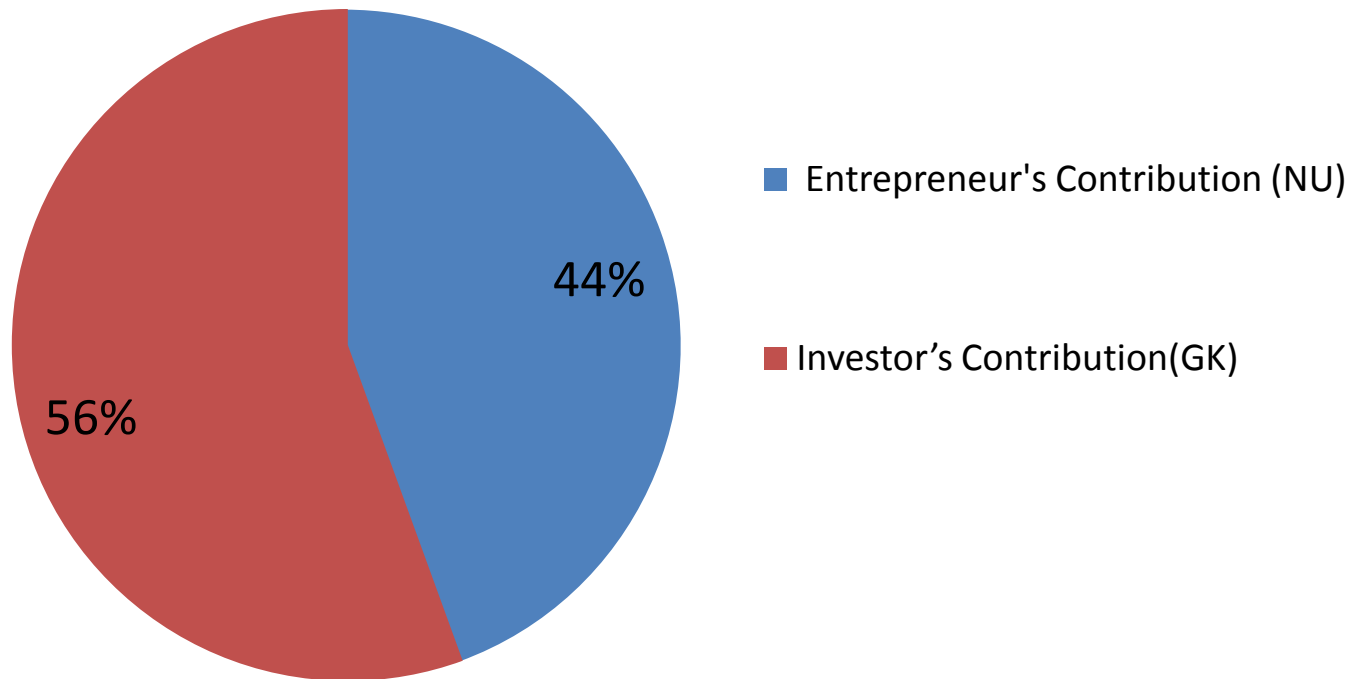
Business Name	:	Sazzad Cow Fattening Farm
Address/ Location	:	Belghoria , Kushtia.
Total Investment in BDT	:	<b>BDT . 360,000</b>
Financing	:	Self financing: <b>BDT.160,000</b> Required Investment: <b>BDT 200,000</b> (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	<b>BDT 3,000</b> (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows @ TK. 50,000/- 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 20,000/-;</li> <li>➤ Selling price of each cow after every cycle = BDT 90,000/- ;</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 March, 2015.</li> </ul>

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

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
<b>Investments in different categories:</b>			
Cow Shade (Repair)	20,000	40000	60,000
Cow (four cow)	0	200,000	200,000
6 Cow feeding for six month		80,000	80,000
Water Supply Motor		9,000	9,000
Electrical fittings		1,000	1,000
Working Capital		10,000	10,000
<b>Total Capital</b>	<b>20,000</b>	<b>340,000</b>	<b>360,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	16,0000	44 %
Investor's Contribution(GK)	20,0000	56 %
<b>Total Investment</b>	<b>360,000</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)	360,000	360,000	720,000	396,000	396,000	792,000	435,600	435,600	871,200
Cow Dung Sales	5,400	5,400	10,800	5,562	5,940	11,502	5,729	6,118	11,847
<b>(A) Total Revenue</b>	<b>365,400</b>	<b>365,400</b>	<b>730,800</b>	<b>401,562</b>	<b>401,940</b>	<b>803,502</b>	<b>441,329</b>	<b>441,718</b>	<b>883,047</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	80,000	80,000	160,000	84,000	84,000	168,000	88,200	88,200	176,400
<b>(B) Total Cost of Sales</b>	<b>280,000</b>	<b>280,000</b>	<b>560,000</b>	<b>294,000</b>	<b>294,000</b>	<b>588,000</b>	<b>308,700</b>	<b>308,700</b>	<b>617,400</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>85,400</b>	<b>85,400</b>	<b>170,800</b>	<b>107,562</b>	<b>107,940</b>	<b>215,502</b>	<b>132,629</b>	<b>133,018</b>	<b>265,647</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	6000	6000	12,000	6,300	6,300	12,600	6,615	6,615	13,230
Mobile bill	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	24,000	24,000	48,000
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	5000	5000	10,000	5,000	5,000	10,000	5,000	5,000	10,000
<b>Total Operating Cost (D)</b>	<b>36,200</b>	<b>36,200</b>	<b>72,400</b>	<b>36,860</b>	<b>36,860</b>	<b>73,720</b>	<b>43,553</b>	<b>43,553</b>	<b>87,106</b>
<b>(C-D)Net Profit:</b>	<b>49,200</b>	<b>49,200</b>	<b>98,400</b>	<b>70,702</b>	<b>71,080</b>	<b>141,782</b>	<b>89,076</b>	<b>89,465</b>	<b>178,541</b>
<b>Retained Income:</b>			<b>98,400</b>			<b>141,782</b>			<b>178,541</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.)***

	0	Year 1	Year 2	Year 3
<b><u>Cash inflow:</u></b>				
Opening Balance	0	78,000	77,400	139,182
Capital Infusion by UDYOKTA	160,000	0	0	0
Capital Infusion by Investor	200,000	0	0	0
Sales	0	730,800	803,502	883,047
Total Receipts	360,000	808,800	880,902	1,022,229
<b><u>Cash Outflow:</u></b>				
Cost of goods sold	200,000	560,000	588,000	617,400
Operating expenses	2,000	101,400	68,720	118,106
Fixed Asset	80,000	0	0	0
Payback to investor		70,000	85,000	85,000
Total payment	282,000	731,400	741,720	820,506
Closing Balances	78,000	77,400	139,182	201,723

# 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 three years.

## **T**HREATS

- Theft;
- Disease.

Presented at Executive SB Design Lab on February  
28, 2015 at Grameen Kalyan

Thank you

# Pictures

# my mother and me



**Thank You**