



Grameen Kalyan

Proposed NU Business Name: Sabina cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Mst.Sabina khatun Vill:Belghorea(charpara). Post: Swastipur Upazilla : Kushtia, District: Kushtia
Age	: 18 Years.
Marital status	: married.
No. of siblings:	: 1 (one) brother & 4 (Four) 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"/> : Mst. Rupia khatun . : Md. Sad Mohammed. : Branch: Alampur, Group # 02, Centre # 40/M, Loan no.: 2261, Member since:2009, First GB loan: Tk. 10,000, Last GB loan: 75,000, Outstanding: 47920 : 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 she has two years cow rearing experiences. she 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	:	01749549234
National ID number	:	5017956029476
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2009. At first she took GB loan BDT 10,000 (Ten thousand) and bought cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Sabina Cow Fattening Farm.
Address/ Location	:	Vill.Belghorea , Post: Swastipur,Kushtia.
Total Investment	:	BDT :2,34,500 /-
Financing	:	Self financing: BDT :99,500/- Required Investment: BDT :1,35,000 /-
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT :2000 (two thousand only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 30,000/- each; ➤ In every six months 3 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow will be for six months; ➤ Feeding cost of each cow per cycle BDT 15,000/- ➤ Selling price of each cow after every cycle BDT 65,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is in November 2015.

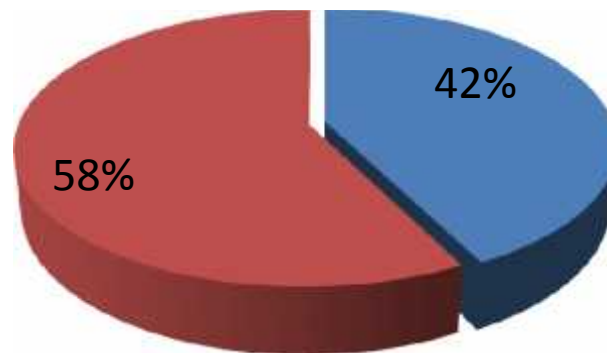
PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cow Shade (Ready)	85,000	-	-	85,000
Cows (Three cows)	0	0	90,000	90,000
3 Cows feeding for six month	0	0	45,000	45,000
Fan	-	2,500	0	2,500
Water Supply Motor	-	5,000	0	5,000
Electrical fittings	-	2,000	0	2,000
Cash in hand	5,000	0	0	5,000
Total Capital	90,000	9,500	135,000	234,500

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	99,500	42
Investor's Contribution(GK)	135,000	58
Total Investment	234,500	100%

- 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)
Revenue:									
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
(A) Total Revenue	200,400	200,400	400,800	220,170	220,170	440,340	241,904	241,904	483,807
Less: Cost of sales									
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) Total Cost of Sales	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	78,420	78,420	156,840	93,066	93,066	186,132
Less: Operating Costs:									
Electricity bill	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	1500	1500	3,000	1,650	1,650	3,300	1,815	1,815	3,630
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Proposed salary-self	12,000	12,000	24,000	12,000	12,000	24,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	4500	4500	9,000	4,500	4,500	9,000	4,500	4,500	9,000
Total Operating Cost (D)	24,300	24,300	48,600	25,080	25,080	50,160	31,938	31,938	63,876
(C-D)Net Profit:	41,100	41,100	82,200	53,340	53,340	106,680	61,128	61,128	122,256
Retained Income:			82,200			106,680			122,256

Notes: 1. Agreed Grace period: Six Months.

2. **Investment Payback schedule:** Half-yearly installment will be paid after the first round of fund disbursement (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	262,700	315,380
Capital Infusion by UDYOKTA	99,500	0	0
Capital Infusion by Investor	135,000	0	0
Sales	400,800	440,340	483,807
Total Receipts	635,300	703,040	799,187
<u>Cash Outflow:</u>			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	48,600	50,160	63,876
Payback to investor	54,000	54,000	54,000
Total payment	372,600	387,660	415,551
Closing Balances	262,700	315,380	383,636

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 8th Executive SB Design Lab on
14th October, 2015 at Grameen Kalyan.

Thank you