



Grameen kalyan

*Proposed NU Business Name : **Sujon Cow Fattening Farm***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|--|---|--|
| Name and address | : | Md Sujon Uddin Biswas Vill : Sondah ,Post: chhoraikhol, Thana : Kumarkhali, District: Kushtia |
| Age | : | 34 Years. |
| Marital status | : | Married. |
| No. of siblings: | : | 2(Two) brothers and 2 (Two) 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 | : | <p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst:Fuljan Nacha. Md.Joynal Biswas. Branch: Shelidah, Group #08, Centro# 64/M, Loan no 7415/1 Member since: 2011 , First loan: Tk.15,000, Last GB loan: 20,000, Outstanding 15,000. Entrepreneur. No Nil Nil Nil</p> |
| Education, till to date | : | S S C. |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| | | |
|---|---|--|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Handicrafts Work. |
| 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 Six years cow rearing experiences. |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | Nil |
| Contact number | : | 01924281145 |
| National ID number | : | 5017169678574 |
| NU Project Source/Reference | : | Grameen Kalyan, Kumarkhali Unit, Kushtia. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 15,000 (Fifteen thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

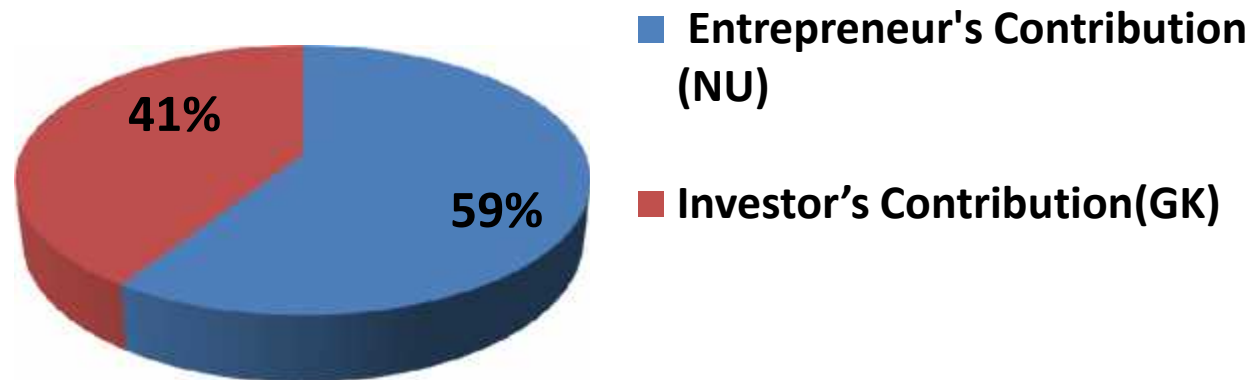
| | | |
|--|---|---|
| Business Name | : | Sujon Cow Fattening Farm. |
| Address/ Location | : | Vill: Sondah, Post: Choraikol. Thana : Kumarkhali, District: Kushtia. |
| Total Investment in BDT | : | BDT: 4,89,000 |
| Financing | : | Self financing: BDT: 2,89,000 Required Investment: BDT: 2,00,000 (as equity) |
| Present salary | : | Nil |
| Proposed Salary | : | BDT 5000 (Five thousand only) |
| Proposed Business Implementation Plan: | : | <ul style="list-style-type: none"> ➤ Start with having 7 cows @ TK. 40,000/- 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 18,000-; ➤ Selling price of each cow after every cycle BDT 80,000/-; ➤ 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 January 2016. |

PROPOSED INVESTMENT BREAKDOWN

| Particulars | Proposed Business (BDT) | | Total (BDT) |
|---|-------------------------|----------------|----------------|
| | NU | Investor | |
| Investments in different categories: | | | |
| Cow Shade | 60,000 | 0 | 60,000 |
| Cost of 7 cow (Tk. 40,000 per Cow) | 80,000 | 200,000 | 280,000 |
| Fan 02 Pcs | 5,000 | 0 | 5,000 |
| Working Capital (Feeding and medicine cost) | 126,000 | | 126,000 |
| Water supply motor & Fittings | 8,000 | 0 | 8,000 |
| Cash in hand | 10000 | 0 | 10000 |
| Total Capital | 289,000 | 200,000 | 489,000 |

Source of Finance

| Source | Amount in BDT | In % |
|----------------------------------|----------------|------------|
| Entrepreneur's Contribution (NU) | 289,000 | 59 |
| Investor's Contribution(GK) | 200,000 | 41 |
| Total Investment | 489,000 | 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) | 560,000 | 560,000 | 1,120,000 | 616,000 | 616,000 | 1,232,000 | 677,600 | 677,600 | 1,355,200 |
| Cow Dung Sales | 12,600 | 12,600 | 25,200 | 13,230 | 13,230 | 26,460 | 13,892 | 13,892 | 13,909 |
| (A) Total Revenue | 572,600 | 572,600 | 1,145,200 | 629,230 | 629,230 | 1,258,460 | 691,492 | 691,492 | 1,369,109 |
| Less: Cost of sales | | | | | | | | | |
| Cow Cost | 280,000 | 280,000 | 560,000 | 294,000 | 294,000 | 588,000 | 308,700 | 308,700 | 617,400 |
| Cow Food | 126,000 | 126,000 | 252,000 | 132,300 | 132,300 | 264,600 | 138,915 | 138,915 | 277,830 |
| (B) Total Cost of Sales | 406,000 | 406,000 | 812,000 | 426,300 | 426,300 | 852,600 | 447,615 | 447,615 | 895,230 |
| Gross profit (GP) [C=(A-B)] | 166,600 | 166,600 | 333,200 | 202,930 | 202,930 | 405,860 | 243,877 | 243,877 | 473,879 |
| Less: Operating Costs: | | | | | | | | | |
| Electricity bill | 3,000 | 3,000 | 6,000 | 3,150 | 3,150 | 6,300 | 3,308 | 3,308 | 6,615 |
| Transportation | 3,000 | 3,000 | 6,000 | 3,150 | 3,150 | 6,300 | 3,308 | 3,308 | 6,615 |
| Doctors and Medicine | 7,000 | 7,000 | 14,000 | 7,350 | 7,350 | 14,700 | 7,718 | 7,718 | 15,435 |
| Mobile bill | 1,200 | 1,200 | 2,400 | 1,260 | 1,260 | 2,520 | 1,323 | 1,323 | 2,646 |
| Proposed salary-self | 30,000 | 30,000 | 60,000 | 30,000 | 30,000 | 60,000 | 30,000 | 30,000 | 60,000 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | 3,000 | 3,000 | 6,000 | 3,300 | 3,300 | 6,600 | 3,630 | 3,630 | 7,260 |
| Total Operating Cost (D) | 47,200 | 47,200 | 94,400 | 48,210 | 48,210 | 96,420 | 49,286 | 49,286 | 98,571 |
| (C-D)Net Profit: | 119,400 | 119,400 | 238,800 | 154,720 | 154,720 | 309,440 | 194,591 | 194,591 | 389,182 |
| Retained Income: | | | 238,800 | | | 309,440 | | | 389,182 |

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 |
|------------------------------|------------------|------------------|------------------|
| Cash inflow | | | |
| Opening Balance | 0 | 647,800 | 877,240 |
| Capital Infusion by Udyokta | 289000 | 0 | 0 |
| Capital Infusion by Investor | 200000 | 0 | 0 |
| Sales | 1,145,200 | 1,258,460 | 1,369,109 |
| Total Receipts | 1,634,200 | 1,906,260 | 2,246,349 |
| Cash Outflow: | | | |
| Cost of goods sold | 812,000 | 852,600 | 895,230 |
| Operating expenses | 94,400 | 96,420 | 98,571 |
| Return to investor | 80,000 | 80,000 | 80,000 |
| Total payment | 986,400 | 1,029,020 | 1,073,801 |
| Closing Balances | 647,800 | 877,240 | 1,172,548 |

SWOT ANALYSIS

| | |
|---|---|
| <p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Ownership in his own name. | <p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Shortage of foods in rainy season. |
| <p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Veterinary Doctors;<input type="checkbox"/> This area is famous for cattle fattening;<input type="checkbox"/> Investor's money will be payback in three years. | <p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease. |

Presented at 10th SB Design Lab on Dec 24, 2015 at
Grameen Kalyan

Thank you

Existing Shade



Existing Shade













NU With his Mother



Thank You