



Grameen kalyan

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



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Sobuj Ali. Vill : Noapara, Post: Dohokhola Thana :Kushtia , District: Kushtia
Age	:	22 years
Marital status	:	Married
Children	:	1(One) Son
No. of siblings:	:	2(Two) Brother's
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. Rusiya Khatun
(iii) Father's name	:	Md. Mozibar Sheikh
(iv) GB member's info	:	Branch: Alampur, Group #03, Centre# 21/M, Loan no. 2411 Member since: 2001, First loan: Tk. 5,000, Last GB loan: 12,000, Outstanding: All paid.
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Class Four

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agricultural farming.
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 experience
Other Own/Family Sources of Income	:	Father's income from cow business & agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01928750941
National ID number	:	19945017918000212
NU Project Source/Reference	:	GK/Kushtia Unit ,Md. Sayeem Uddin (2346).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2001. At first she took GB loan BDT 5,000 (five 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

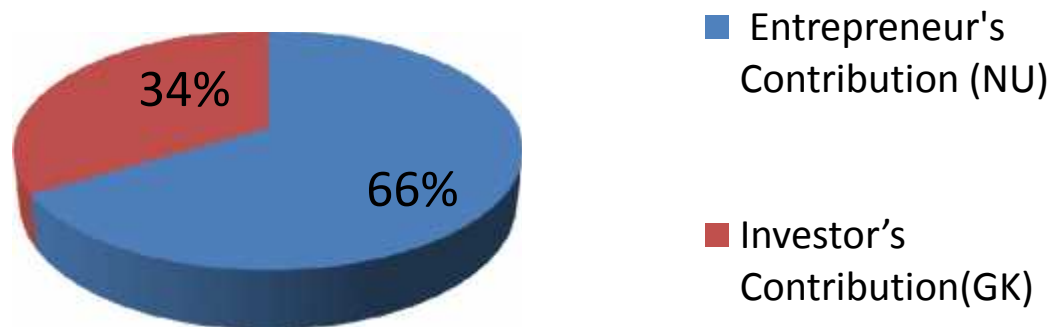
Business Name	:	Sobuj cow fattening farm
Address/ Location	:	Vill: Noapara, Post: Dohokhola Thana: Kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 4,47,000/-
Financing	:	Self financing: BDT: 2,97,000/- Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 cows @ TK. 50,000/- each; ➤ In every six months the cows will be sale 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 1,000/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project as soon as possible,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)	80,000	-	-	80,000
Cost of 5 cows (Tk. 50,000 per Cow)	100,000	0	150,000	250,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	100,000	0	100,000
Medicine	0	5,000	0	5,000
Water supply motor	5,000	0	0	5,000
Fan		2,000		2,000
Cash in hand	5,000	0	0	5,000
Total Capital	190,000	107,000	150,000	447,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	297,000	66
Investor's Contribution(GK)	150,000	34
Total Investment	447,000	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)	450,000	450,000	900,000	495,000	495,000	990,000	544,500	544,500	1,089,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
(A) Total Revenue	459,000	459,000	918,000	504,450	504,450	1,008,900	554,423	554,423	1,108,845
Less: Cost of sales									
Cow Cost	250,000	250,000	500,000	262,500	262,500	525,000	275,625	275,625	551,250
Cow Food	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
(B) Total Cost of Sales	350,000	350,000	700,000	367,500	367,500	735,000	385,875	385,875	771,750
Gross profit (GP) [C=(A-B)]	109,000	109,000	218,000	136,950	136,950	273,900	168,548	168,548	337,095
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	5000	5000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Doctors and Medicine	5000	5000	10,000	5,500	5,500	11,000	6,050	6,050	12,100
Mobile bill (SMS & Reporting inclusive)	600	600	1,200	660	660	1,320	726	726	1,452
Proposed salary-self	18,000	18,000	36,000	18,000	18,000	36,000	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	1500	1500	3,000	1,500	1,500	3,000	1,500	1,500	3,000
Total Operating Cost (D)	32,200	32,200	64,400	33,470	33,470	66,940	34,867	34,867	69,734
(C-D)Net Profit:	76,800	76,800	153,600	103,480	103,480	206,960	133,681	133,681	267,361
Retained Income:			153,600			206,960			267,361

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	5,000	355,600	502,560
Capital infusion by Udoykta	107,000		
Capital infusion by investor	150,000	0	0
Sales	918,000	1,008,900	1,108,845
Total receipts	1,180,000	1,364,500	1,611,405
Cash Outflow:			
Cost of goods sold	700,000	735,000	771,750
Operating expenses	64,400	66,940	69,734
Payback to investor	60,000	60,000	60,000
Total payment	824,400	861,940	901,484
Closing Balance	355,600	502,560	709,921

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 19th Ex. SB Design Lab on May 18,
2016 at Grameen Kalyan

Thank you













Mother and me

