



Grameen kalyan

Proposed NU Business Name : Sobuz Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md.Sobuz Ali Vill:kushtia para, Post: Chadba Thana : Artgoria, District:Pabna
Age	:	19Years.
Marital status	:	Unmarried.
Children	:	Nil
No. of siblings:	:	3(Three) Brothers
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. Ambia khatun. Md. Sukur Ali Branch: Devuttor Artgoria, Group #05, Centre# 19/M, Loan no: 3655 Member since: 2002 , First loan: Tk.5,000, Last GB loan: 50,000, Outstanding :33,750 Father No Nil Nil Nil
Education, till to date	:	Class Seven

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Day labor
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 experiences.
Other Own/Family Sources of Income	:	Father's income from agricultural work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01784-258393
National ID number	:	19977610515101969
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit, Pabna.(FS: Rafiqul Islam-2725)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT 5,000 (Five thousand) and used agricultural work. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business

PROPOSED NOBIN UDYOKTA BUSINESS INFO

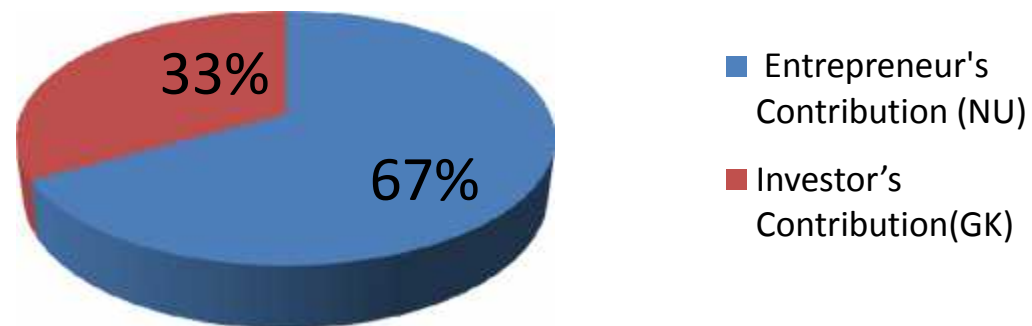
Business Name	:	Sobuz Cow Fattening Farm.
Address/ Location	:	Vill: Kustia para, Post: Chadba Thana : Artgoria, District: Pabna
Total Investment in BDT	:	BDT: 3,02,000
Financing	:	Self financing: BDT: 2,02,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 4000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 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 18,000-; ➤ 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;

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade (Repair)	10,000	20,000	0	30,000
Cost of 4 cows (Tk. 50,000 per Cow)	80,000	0	100,000	180,000
Fan 02 Pieces	-	4,000	0	4,000
Working Capital (Feeding Cost per cow 18000 per six month)		72,000	0	72,000
Water supply motor & Fittings	-	7,000	0	7,000
Medicine and doctor		4,000		4,000
Cash in hand	-	5000		5000
Total Capital	90,000	112,000	100,000	302,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	202,000	67
Investor's Contribution(GK)	100,000	33
Total Investment	302,000	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)	360,000	360,000	720,000	396,000	396,000	792,000	435,600	435,600	871,200
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	7,955
(A) Total Revenue	367,200	367,200	734,400	403,560	403,560	807,120	443,538	443,538	879,155
Less: Cost of sales									
Cow Cost	200,000	200,000	400,000	210,000	210,000	420,000	220,500	220,500	441,000
Cow Food	72,000	72,000	144,000	75,600	75,600	151,200	79,380	79,380	158,760
(B) Total Cost of Sales	272,000	272,000	544,000	285,600	285,600	571,200	299,880	299,880	599,760
Gross profit (GP) [C=(A-B)]	95,200	95,200	190,400	117,960	117,960	235,920	143,658	143,658	279,395
Less: Operating Costs:									
Electricity bill	1,200	1,200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	4,000	4,000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	24,000	24,000	48,000	24,000	24,000	48,000	24,000	24,000	48,000
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)	36,100	36,100	72,200	36,855	36,855	73,710	37,663	37,663	75,326
(C-D)Net Profit:	59,100	59,100	118,200	81,105	81,105	162,210	105,995	105,995	211,991
Retained Income:			118,200			162,210			211,991

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	290,200	412,410
Capital Infusion by Udyokta	112,000	0	0
Capital Infusion by Investor	100,000	0	0
Sales	734,400	807,120	879,155
Total Receipts	946,400	1,097,320	1,291,565
<u>Cash Outflow:</u>			
Cost of goods sold	544,000	571,200	599,760
Operating expenses	72,200	73,710	75,326
Return to investor	40,000	40,000	40,000
Total payment	656,200	684,910	715,086
Closing Balance	290,200	412,410	576,479

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 29th Ex. SB Design Lab on 28th July, 2016
at Grameen Kalyan.

Thank you

Existing business photo







NU with his parents



NU with his Mother



Thank You