



**Grameen Kalyan**

*Proposed NU Business Name : **Sujon Dairy farm***



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

Name and address	:	Md. Sujon Alli Vill:Bottoel, Post: Bisik, Upazilla : Kushtia, District: Kushtia
Age	:	25 Years
Marital status	:	Single
No. of siblings:	:	1 (One) brother and 1 (one) sister
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.Sufia Khatun
(iii) Father's name	:	Mohammad Ali
(iv) GB member's info	:	Branch: Alampur, Group # 04, Centre # 54/M, Loan no.: 5292/1, Member since: 2008, First loan: Tk. 5,000, Existing loan: 20,000, 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 5

## ***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.)	:	He got 3 years practical experience in this business. This is his family business because his father used to do cow fattening.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01829141515
National ID number	:	5017950204416
NU Project Source/Reference	:	GK

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 5,000 (Five thousand) and used the money in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including agriculture farming, cow rearing.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

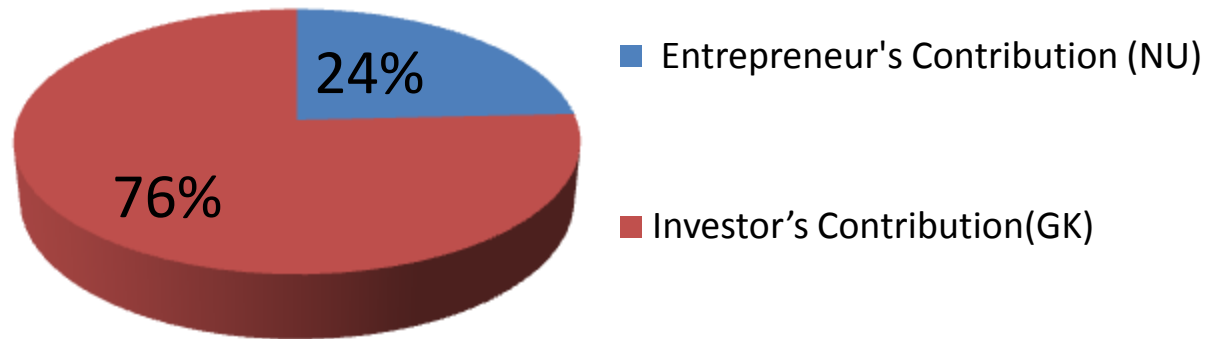
Business Name	:	Sujon Dairy Farm
Address/ Location	:	Bottoel, Kushtia .
Total Investment in BDT	:	<b>BDT : 330,000</b>
Financing	:	Self financing: <b>BDT : 80,000</b> Required Investment: <b>BDT: 250,000 (as equity)</b>
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT 3,000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 2 cows @ TK. 1,20,000/- each;</li> <li>➤ Milk production is estimated to be 10 lit./per day/cow;</li> <li>➤ Feeding cost of each cow= BDT 140/day/cow;</li> <li>➤ Estimated selling price of milk = BDT 40/ Kg;</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project is in early March 2015.</li> </ul>

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

Particulars	Existing (BDT)	Proposed (BDT)	Total Project Cost (BDT)
	1	2	(1)+(2)
<b>Investments in different categories:</b>			
Cow Shade	-	60,000	60,000
Cow		240,000	240,000
Water Supply Motor	10,000		10,000
Electrical fittings		1,000	1,000
Cow feeding Appliance		5,000	5,000
Working Capital	-	14,000	14,000
<b>Total Capital</b>	<b>10,000</b>	<b>320,000</b>	<b>330,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	80,000	24
Investor's Contribution(GK)	250,000	76
<b>Total Investment</b>	<b>330,000</b>	<b>100</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Revenue:</b>												
Milk Sales	800	24,000	224,000	880	26,400	246,400	968	29,040	271,040	1,065	31,944	298144
Calves Sales			45,000			60,000			75,000			90000
Cow Dung Sales	20	600	7,200	22	660	7,920	24	726	8,712	26	799	9583
<b>(A) Total Revenue</b>	820	24,600	276,200	902	27,060	314,320	992	29,766	354,752	1,091	32,743	397727
<b>Less: Cost of sales</b>												
<b>(B) Cost of Sales (cow food)</b>	280	8,400	100,800	294	8,820	105,840	309	9,261	111,132	324	9,724	116689
<b>Gross profit (GP) [C=(A-B)]</b>	540	16,200	175,400	608	18,240	208,480	683	20,505	243,620	767	23,019	281038
<b>Less: Operating Costs:</b>												
Electricity bill		300	3,600		300	3,600		330	3,960		330	3960
Transportation		400	4,800		450	5,400		500	6,000		500	6000
Doctors and Medicine			12,000			12,600	-		13,230			13230
Repair & Maintenance		500	6,000		500	6,000		550	6,600		550	6600
Mobile bill		350	4,200		350	4,200		370	4,440		370	4440
Proposed salary-self		3,000	36,000		3,000	36,000		3,500	42,000		3,500	42000
Other Expenses		100	1,200		100	1,200		150	1,800		150	1800
<b>Non Cash Item:</b>												
Depreciation Expenses		1,333	16,000		1,333	16,000		1,333	16,000		1,333	16000
<b>Total Operating Cost (D)</b>		5,983	71,800	0	6,033	72,400	0	6,733	80,800	0	6,733	80,800
<b>(C-D) Net Profit:</b>		10,217	103,600		12,207	136,080		13,772	162,820		16,286	200,238
<b>Retained Income:</b>			103,600	-		136,080	-		162,820			200,238

**Notes:** 1. Agreed Grace period: ..Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after..three..months grace period.



# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

	<b>0</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4 (BDT)</b>
<b>Cash inflow:</b>					
Opening Balance	0	8,000	57,450	98,430	164,520
Capital Infusion by UDYOKTA(Entrepreneur)	80,000	0		0	0
Capital Infusion by Investor	250,000	0		0	0
Sales	0	276,200	314,320	354,752	397,727
<b>Total Receipts</b>	<b>330,000</b>	<b>284,200</b>	<b>371,770</b>	<b>453,182</b>	<b>562,247</b>
<b>Cash Outflow:</b>					
Cost of goods sold	240,000	100,800	105,840	111,132	116,689
Operating expenses	2,000	71,800	72,400	80,800	80,800
Fixed Asset	80,000	0	0		0
Return to investor (including Transfer fee)		50,000	70,000	80,000	100,000
<b>Total payment</b>	<b>322,000</b>	<b>222,600</b>	<b>248,240</b>	<b>271,932</b>	<b>297,489</b>
<b>Closing Balances</b>	<b>8,000</b>	<b>57,450</b>	<b>123,530</b>	<b>181,250</b>	<b>264,758</b>

# 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 business;
- Investor's money will be payback in four years.

## **T**HREATS

- Theft;
- Disease.

Presented at Executive SB Design Lab on February  
28, 2014 at Grameen Kalyan

Thank you



# Family photo (at least 2 photos)



# Trade License

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
ইউনিয়ন পরিষদের ৭ নং ফরম  
এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

ক্রমিক নং - 060

**লাইসেন্স**

**৪ নং বটতৈল ইউনিয়ন পরিষদ**

৫-৬(৬৩) ৯৪-৯৫ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।

তারিখ : ৪/০২/১৭.....

কোম্পানী / গ্রহীতার নাম : .....মেসার্স. মুরদা মেসারিস. কার্ব.....

স্বামী / মালিকের নাম : .....মেসার্স. মুরদা মেসারিস.....

.....বটতৈল.....কুষ্টিয়া.....

বসা ও যানবাহন প্রভৃতি : .....মেসারিস. কার্ব..... বৈধ বা বলবৎ থাকার সময় : ২০১৬-২০১৭.....

তার মেয়াদ : .....৩০/৬/২০২৫..... পর্যন্ত।

দার পরিমাণ (অংকে) .....২০০০..... টাকা .....৫..... পয়সা (কথায়) দুই হাজার টাকা মাত্র.....

মোহর



১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৫০০



চেয়ারম্যান  
৪নং বটতৈল ইউনিয়ন পরিষদ  
উপজেলা ও জেলা - কুষ্টিয়া।  
কুষ্টিয়া সদর, কুষ্টিয়া। ০৪/০২/১৭

**Thank You**