



Grameen kalyan

Proposed NU Business Name : Sohag cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Sohag Hossain Vill: Bottoil (Mia Para), Post: Bisis Upazilla : Kushtia, District: Kushtia
Age	: 18 Years.
Marital status	: Single.
No. of siblings:	: 1 (One) brother 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Monwara Begum : Md. Tofazzal Hossain : Branch: Alampur, Group # 07, Centre # 4/M, Loan no.:1243, Member since: 1997, First loan: Tk. 4,000 Last GB Loan: 10,000, Outstanding: All Paid. : 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.)	:	Farmer
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. He will also get support from her Mother & Father.
Other Own/Family Sources of Income	:	Father's income from Agricultural Work..
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01850577954
National ID number	:	19975037950004501 (Birth Certificate)
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1997. At first she took GB loan BDT 4,000 (Four thousand) and expenses agricultural work. Subsequently she borrowed loan from GB for several times for different activities including agricultural work and cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

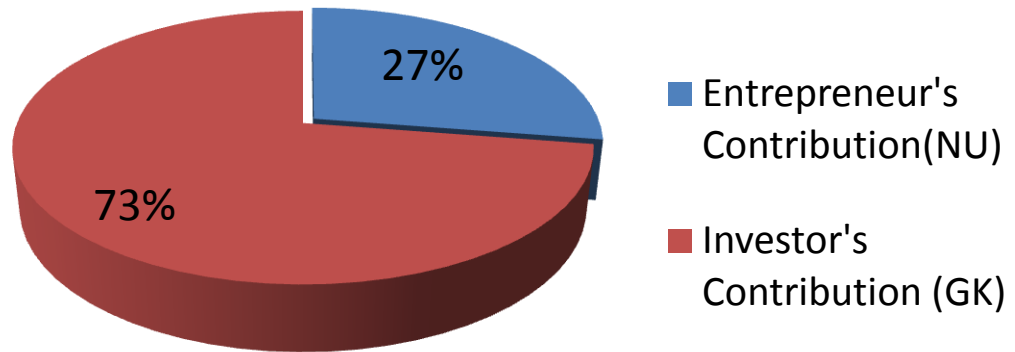
Business Name	:	Sohag Cow Fattening Farm.
Address/ Location	:	Bottoil (Mia Para), Kushtia.
Total Investment in BDT	:	BDT : 1,93,000/-
Financing	:	Self financing: BDT : 53,000/- Required Investment: BDT :1,40,000/- (as equity).
Present salary/drawings from business	:	Nil .
Proposed Salary	:	BDT 2,000 (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 the 3 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 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 Early 2015.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Proposed (BDT)	Total (BDT)
Investments in different categories:		
Cow Shade (Repair)	50,000	50,000
Cow (Three cows)	90,000	90,000
3 Cows feeding for six month	45,000	45,000
Fan & Electrical fittings	3,000	3,000
Cash in hand	5,000	5,000
Total Capital	193,000	193,000

Source of Finance

Source	Amount in BDT	in (%)
Entrepreneur's Contribution(NU)	53,000	27
Investor's Contribution (GK)	140,000	73
Total Investment	193,000	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)	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	1,260	1,260	2,520	1,323	1,323	2,646
Transportation	1500	1500	3,000	1,575	1,575	3,150	1,654	1,654	3,308
Doctors and Medicine	3000	3000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary	12,000	12,000	24,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Non Cash Item:									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	22,800	22,800	45,600	29,190	29,190	58,380	29,600	29,600	59,199
(C-D)Net Profit:	42,600	42,600	85,200	49,230	49,230	98,460	63,467	63,467	126,933
Retained Income:			85,200			98,460			126,933

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	228,200	268,780
Capital Infusion by UDYOKTA	53000	0	0
Capital Infusion by Investor	140000	0	0
Sales	400,800	440,340	483,807
Total Receipts	593,800	668,540	752,587
Cash Outflow:			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	45,600	58,260	59,553
Payback to investor	50,000	58,000	60,000
Total payment	365,600	399,760	417,228
Closing Balances	228,200	268,780	335,359

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 3rd Ex. SB Design Lab on April 29, 2015
at Grameen Kalyan

Thank you

Pictures

Family photo







Trade License

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

ক্রমিক নং - 188

লাইসেন্স

৪ নং বটতৈল ইউনিয়ন পরিষদ

লাইসেন্স নং স(১৮৬)১৪-১৫ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া। তারিখ : ২৩/০৬/১৬

দোকান / কোম্পানী / গ্রহীতার নাম : মোহাম্মদ আর. হোসেন/আব্দুল হাকিম

পিতা / স্বামী / মালিকের নাম : মোঃ হোসেন হোসেন

ঠিকানা : কুষ্টিয়া কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : আর. আর. আর. বৈধ বা বলবৎ থাকার সময় : ২০১৬-২০১৭

লাইসেন্সের মেয়াদ : ০৬/৬/১৬ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) : ১০০/২ টাকা : ২..... পয়সা (কথায়) : কুষ্টিয়া টাওয়ার

মোহর

১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৪৫/২

চেয়ারম্যান
৪ নং বটতৈল ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া ১৬/০৬

Thank You