



Grameen kalyan

Proposed NU Business Name : Sagor Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sagor Vill : Khoare chara,Post: Poradhah Thana : Mirpur, District: Kushtia
Age	:	32 Years.
Marital status	:	married.
Children	:	One(Son)
No. of siblings:	:	2 (Two) brothers & 5 (five) 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. Hasin Begum</p> <p>Md.Altab Hossain</p> <p>Branch: Poradhah Mirpur, Group #05, Centro# 7/M, Loan no. 12313</p> <p>Member since: 2001 , First loan: Tk. 3,000, Last GB loan: 15,000, Outstanding: 8720.</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Eight

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture 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 cow rearing experiences.
Other Own/Family Sources of Income	:	Father income from Cow business & Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01911175553 / 01851971733
National ID number	:	5019480380679
NU Project Source/Reference	:	Grameen Kalyan, Kushtia Unit Office, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2001. At first she took GB loan BDT 3,000 (three thousand) and bought a goat. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

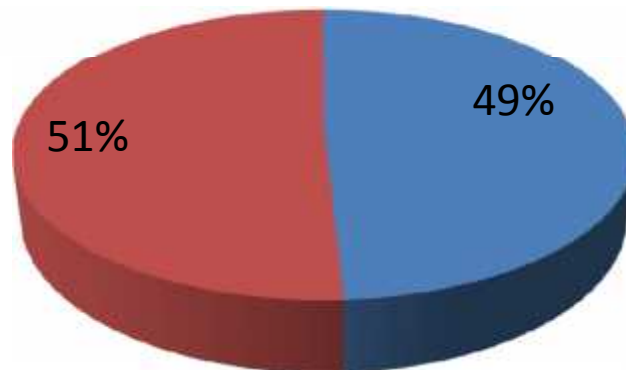
Business Name	:	Sagor Cow Fattening Farm.
Address/ Location	:	Vill: Khoerchara, Post: Poradhah Thana Mirpur, District: Kushtia.
Total Investment in BDT	:	BDT: 2,95,000/-
Financing	:	Self financing: BDT: 1,45,000/- Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 50,000/- 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 20,000-; ➤ Selling price of each cow after every cycle BDT 90,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1,500/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is February,2016.⁵

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)	70,000	-	-	70,000
Cow(three cows)	-	0	150,000	150,000
3 Cows feeding for six month	-	60,000	0	60,000
Medicine	0	3,000	0	3,000
Water supply motor	7,000	0	0	7,000
Fan 1ps	2,000	0	0	2,000
Cash in hand		3,000	0	3,000
Total Capital	79,000	66,000	150,000	295,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	145,000	49
Investor's Contribution(GK)	150,000	51
Total Investment	295,000	100%



■ Entrepreneur's Contribution (NU)

■ Investor's Contribution(GK)

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)	270,000	270,000	540,000	297,000	297,000	594,000	326,700	326,700	653,400
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	275,400	275,400	550,800	302,670	302,670	605,340	332,654	332,654	665,307
Less: Cost of sales									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Cow Food	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	210,000	210,000	420,000	220,500	220,500	441,000	231,525	231,525	463,050
Gross profit (GP) [C=(A-B)]	65,400	65,400	130,800	82,170	82,170	164,340	101,129	101,129	202,257
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	4500	4500	9,000	4,950	4,950	9,900	5,445	5,445	10,890
Doctors and Medicine	4500	4500	9,000	4,950	4,950	9,900	5,445	5,445	10,890
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	24,000	24,000	48,000	30,000	30,000	60,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	2700	2700	5,400	2,700	2,700	5,400	2,700	2,700	5,400
Total Operating Cost (D)	32,400	32,400	64,800	39,570	39,570	79,140	46,857	46,857	93,714
(C-D)Net Profit:	33,000	33,000	66,000	42,600	42,600	85,200	54,272	54,272	108,543
Retained Income:			66,000			85,200			108,543

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	301,000	326,200
Capital infusion by UDYOKTA	145,000		
Capital infusion by investor	150,000	0	0
Sales	550,800	605,340	665,307
Total receipts	845,800	906,340	991,507
Cash Outflow:			
Cost of goods sold	420,000	441,000	463,050
Operating expenses	64,800	79,140	93,714
Payback to investor	60,000	60,000	60,000
Total payment	544,800	580,140	616,764
Closing Balances	301,000	326,200	374,743

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 14th Ex. SB Design Lab on Feb 29, 2016
at Grameen Kalyan

Thank you

Pictures

Existing Shade













NU With his parents



Thank You