



Grameen kalyan

Proposed NU Business Name : Ma Sufia traders



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Samem Hossan Somon Vill : Bottoil(Dokhinpara),Post: Bisic Thana : Kushtia, District: Kushtia
Age	:	27 Years.
Marital status	:	married.
Children	:	One Daughter and one Son
No. of siblings:	:	3 (three) brothers & 2(two) sisters.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	
(iii) Father's name	:	Mst.Sufia Begum
(iv) GB member's info	:	Late. Abdul Kashem Gazi. Branch: Aalampur, Group #04, Centro# 6/M, Loan no. 2035/1
Further Information:		Member since: 1997 , First loan: Tk. 3,000,
(v) Who pays GB loan installment	:	Last GB loan: 10,000, Outstanding: 5,800
(vi) Mobile lady	:	NU.
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	S.S.C

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 seven years cow rearing experience.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01822576505
National ID number	:	5017950203953
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 1997. At first she took GB loan BDT 3,000 (three 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

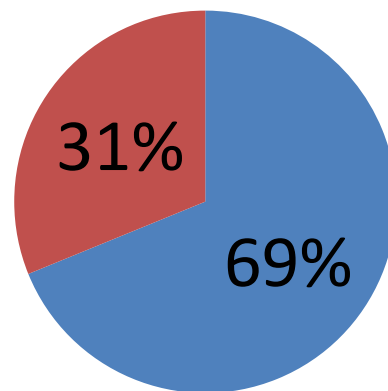
Business Name	:	Ma Sufia traders.
Address/ Location	:	Vill: Bottoil (Dokhinpara), Post: Bisic Thana kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 3,85,000/-
Financing	:	Self financing: BDT: 2,65,000/- Required Investment: BDT: 1,20,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3,000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 cows @ TK. 40,000/- 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 18,000-; ➤ Selling price of each cow after every cycle BDT 80,000/-; ➤ 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 in April, 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
Cow(five cows)	80,000	0	120,000	200,000
5 Cows feeding for six month	36,000	54,000	0	90,000
Water supply motor	7,000	0		7,000
Medicine	0	5,000	0	5,000
Cash in hand	3,000	0	0	3,000
Total Capital	206,000	59,000	120,000	385,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	265,000	69
Investor's Contribution(GK)	120,000	31
Total Investment	385,000	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)	400,000	400,000	800,000	440,000	440,000	880,000	484,000	484,000	968,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
(A) Total Revenue	409,000	409,000	818,000	449,450	449,450	898,900	493,923	493,923	987,845
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	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
(B) Total Cost of Sales	290,000	290,000	580,000	304,500	304,500	609,000	319,725	319,725	639,450
Gross profit (GP) [C=(A-B)]	119,000	119,000	238,000	144,950	144,950	289,900	174,198	174,198	348,395
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	7500	7500	15,000	8,250	8,250	16,500	9,075	9,075	18,150
Doctors and Medicine	7500	7500	15,000	8,250	8,250	16,500	9,075	9,075	18,150
Mobile bill (SMS & Reporting inclusive)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
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	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	39,000	39,000	78,000	46,800	46,800	93,600	54,780	54,780	109,560
(C-D)Net Profit:	80,000	80,000	160,000	98,150	98,150	196,300	119,418	119,418	238,835
Retained Income:	160,000			196,300			238,835		

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
<u>Cash inflow:</u>			
Opening Balance	3,000	276,000	405,400
Capital infusion by udyokta	59,000		
Capital infusion by investor	120,000	0	0
Sales	800,000	880,000	968,000
Total receipts	982,000	1,156,000	1,373,400
<u>Cash Outflow:</u>			
Cost of goods sold	580,000	609,000	639,450
Operating expenses	78,000	93,600	109,560
Payback to investor	48,000	48,000	48,000
Total payment	706,000	750,600	797,010
Closing Balances	276,000	405,400	576,390

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 15th Ex. SB Design Lab on March 13,
2016 at Grameen Kalyan

Thank you

Pictures

Existing Shade











NU With his Mother



Thank You