



**Grameen kalyan**

*Proposed NU Business Name : **Sabbir Cow Fattening Farm***



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

Name and address	: Md. Sabbir Hossen Vill : Majgram ,Post: Shelidahe Thana : Kumarkhali, District: Kushtia
Age	: 18 Years.
Marital status	: Unmarried.
No. of siblings:	: 3 (Three) brother's.
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. Rushia Khatun : Md.Siddikur Rahman. : Branch: Shelidahe, Group #05, Centre# 42/M, Loan no. 4454/1 Member since: 2010 , First loan: Tk. 10,000, Last GB loan: 14,000, Outstanding: 11,000. : Father : No : Nil : Nil : 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.)	:	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.)	:	No formal training but he has three years cow rearing experience.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01755214926.
National ID number	:	19985017194102430.
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

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

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 10,000 (Ten thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

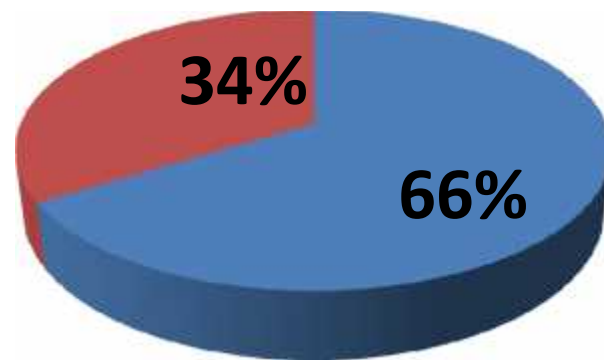
Business Name	:	Sabbir Cow Fattening Farm.
Address/ Location	:	Vill: Majgram, Post: Shelidah Thana : Kumarkhali, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 2,95,500</b>
Financing	:	Self financing: <b>BDT: 1,95,500</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 3000</b> (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 5 cows @ TK. 30,000/- each;</li> <li>➤ 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;</li> <li>➤ Feeding cost of each cow/cycle = BDT 15,000-;</li> <li>➤ Selling price of each cow after every cycle BDT 70,000/-;</li> <li>➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-;</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project is as soon as possible.</li> </ul>

## ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investments in different categories:</b>				
Cow Shade (Repair)	40,000	10,000	0	50,000
Cost of 5 cow (Tk. 30,000 per Cow)	60,000	0	90,000	150,000
Fan 01 Pcs		2,500	0	2,500
Working Capital (Feeding Cost per cow 15000 per six month)		75,000	0	75,000
Water supply motor & Fittings	-	8,000	0	8,000
Cash in hand	-	0	10000	10000
<b>Total Capital</b>	<b>100,000</b>	<b>95,500</b>	<b>100,000</b>	<b>295,500</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	195,500	66
Investor's Contribution(GK)	100,000	34
<b>Total Investment</b>	<b>295,500</b>	<b>100</b>



- 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)
<b>Revenue:</b>									
Estimated Sales (Cow)	350,000	350,000	700,000	385,000	385,000	770,000	423,500	423,500	847,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	9,940
<b>(A) Total Revenue</b>	<b>359,000</b>	<b>359,000</b>	<b>718,000</b>	<b>394,450</b>	<b>394,450</b>	<b>788,900</b>	<b>433,423</b>	<b>433,423</b>	<b>856,940</b>
<b>Less: Cost of sales</b>									
Cow Cost	150,000	150,000	300,000	157,500	157,500	315,000	165,375	165,375	330,750
Cow Food	75,000	75,000	150,000	78,750	78,750	157,500	82,688	82,688	165,375
<b>(B) Total Cost of Sales</b>	<b>225,000</b>	<b>225,000</b>	<b>450,000</b>	<b>236,250</b>	<b>236,250</b>	<b>472,500</b>	<b>248,063</b>	<b>248,063</b>	<b>496,125</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>134,000</b>	<b>134,000</b>	<b>268,000</b>	<b>158,200</b>	<b>158,200</b>	<b>316,400</b>	<b>185,360</b>	<b>185,360</b>	<b>360,815</b>
<b>Less: Operating Costs:</b>									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Doctors and Medicine	5,000	5,000	10,000	5,250	5,250	10,500	5,513	5,513	11,025
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	18,000	18,000	36,000	24,000	24,000	48,000	24,000	24,000	48,000
<b>Non Cash Item:</b>									
Depreciation Expenses	3,000	3,000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
<b>Total Operating Cost (D)</b>	<b>30,800</b>	<b>30,800</b>	<b>61,600</b>	<b>37,590</b>	<b>37,590</b>	<b>75,180</b>	<b>38,435</b>	<b>38,435</b>	<b>76,869</b>
<b>(C-D)Net Profit:</b>	<b>103,200</b>	<b>103,200</b>	<b>206,400</b>	<b>120,610</b>	<b>120,610</b>	<b>241,220</b>	<b>146,926</b>	<b>146,926</b>	<b>293,851</b>
<b>Retained Income:</b>			<b>206,400</b>			<b>241,220</b>			<b>293,851</b>

**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
<b>Cash inflow</b>			
Opening Balance	0	361,400	562,620
Capital Infusion by Udyokta	95000	0	0
Capital Infusion by Investor	100000	0	0
Sales	718,000	788,900	856,940
<b>Total Receipts</b>	<b>913,000</b>	<b>1,150,300</b>	<b>1,419,560</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	450,000	472,500	496,125
Operating expenses	61,600	75,180	76,869
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>551,600</b>	<b>587,680</b>	<b>612,994</b>
<b>Closing Balances</b>	<b>361,400</b>	<b>562,620</b>	<b>806,566</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Ownership in his own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Shortage of foods in rainy season.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local Veterinary Doctors;</li><li><input type="checkbox"/> This area is famous for cattle fattening;</li><li><input type="checkbox"/> Investor's money will be payback in three years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Disease.</li></ul>

Presented at 16<sup>th</sup> Ex. SB Design Lab on March 28,  
2016 at Grameen Kalyan

Thank you

# Existing Shade



















## Family Picture (Nu With his Father & Mother)





# NU With his Mother



**Thank You**