



Grameen kalyan

Proposed NU Business Name: **Sahera cow fattening farm**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Ripon Ali Vill : Katulia, Post: Swastipur Thana :Kushtia , District: Kushtia
Age	:	19 years
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	2(two)Brothers & 1(one) 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"/> Sahera Khatun Md. Abdul Karim Branch: Alampur, Group #35, Centre# 31/M, Loan no. 2794 Member since: 2000, First loan: Tk. 10,000, Last GB loan: 50,000, Outstanding: 15,900 Father No Nil Nil Nil
Education, till to date	:	H.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 five years experience
Other Own/Family Sources of Income	:	Father's income from business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01748155559
National ID number	:	19985017918051709
NU Project Source/Reference	:	GK/Kushtia Unit,Md. Khalilur Rahman(2557)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 10,000 (ten thousand) and bought a cow agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

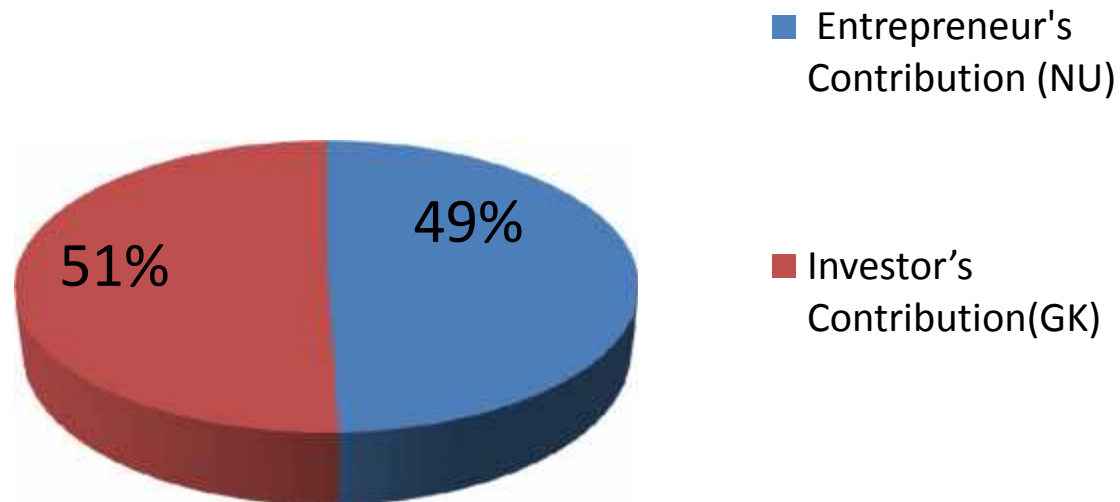
Business Name	:	Sahera cow fattening farm
Address/ Location	:	Vill: Katulia , Post: Swastipur Thana: Kushtia, District: Kushtia.
Total Investment in BDT	:	BDT: 1,98,000/-
Financing	:	Self financing: BDT: 98,000/- Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 2 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 1,000/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project as soon as possible,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 (Repair)	30,000	15,000	-	45,000
Cost of 2 cows (Tk. 50,000 per Cow)		0	100,000	100,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	40,000		40,000
Medicine	0	3,000	0	3,000
Water supply motor	7,000		0	7,000
Fan	3,000			3,000
Total Capital	40,000	58,000	100,000	198,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	98,000	49
Investor's Contribution(GK)	100,000	51
Total Investment	198,000	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		Yearly(1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly 1st Cycle+2nd Cycle)
Revenue:									
Estimated Sales (Cow)	180,000	180,000	360,000	198,000	198,000	396,000	217,800	217,800	435,600
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
(A) Total Revenue	183,600	183,600	367,200	201,780	201,780	403,560	221,769	221,769	443,538
Less: Cost of sales									
Cow Cost	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
Cow Food	40,000	40,000	80,000	42,000	42,000	84,000	44,100	44,100	88,200
(B) Total Cost of Sales	140,000	140,000	280,000	147,000	147,000	294,000	154,350	154,350	308,700
Gross profit (GP) [C=(A-B)]	43,600	43,600	87,200	54,780	54,780	109,560	67,419	67,419	134,838
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Doctors and Medicine	2000	2000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
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	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,320	1,320	2,640	1,452	1,452	2,904
Non Cash Item:									
Depreciation Expenses	1500	1500	3,000	1,500	1,500	3,000	1,500	1,500	3,000
Total Operating Cost (D)	26,200	26,200	52,400	26,870	26,870	53,740	27,607	27,607	55,214
(C-D)Net Profit:	17,400	17,400	34,800	27,910	27,910	55,820	39,812	39,812	79,624
Retained Income:			34,800			55,820			79,624

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		152,800	168,620
Capital infusion by Udoykta	58,000		
Capital infusion by investor	100,000	0	0
Sales	367,200	403,560	443,538
Total receipts	525,200	556,360	612,158
<u>Cash Outflow:</u>			
Cost of goods sold	280,000	294,000	308,700
Operating expenses	52,400	53,740	55,214
Payback to investor	40,000	40,000	40,000
Total payment	372,400	387,740	403,914
Closing Balance	152,800	168,620	208,244

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 21th Ex. SB Design Lab on May 29,
2016 at Grameen Kalyan

Thank you









Mother and me

