



Grameen kalyan

Proposed NU Business Name : Sajeda Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shumon Ahmed Vill : Gopogram ,Post: Jotpara Thana : Khoksha, District: Kushtia.
Age	:	21 Years.
Marital status	:	Unmarried.
No. of siblings:	:	1 (One) brother & 4 (Four) 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. Sajeda khatun</p> <p>Md. Billal Uddin</p> <p>Branch: Joyonti Hazra, Group #01, Centre# 34/ M, Loan no. 2993</p> <p>Member since: 2012 , First loan: Tk. 10,000, Last GB loan: 10,000, Outstanding: 4,060,</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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 three years cow rearing experience.
Other Own/Family Sources of Income	:	Father school teacher.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01716863962
National ID number	:	19955016300108006
NU Project Source/Reference	:	Gk/Kum/Mst. Sharmin Akhter/2556

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2012. 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

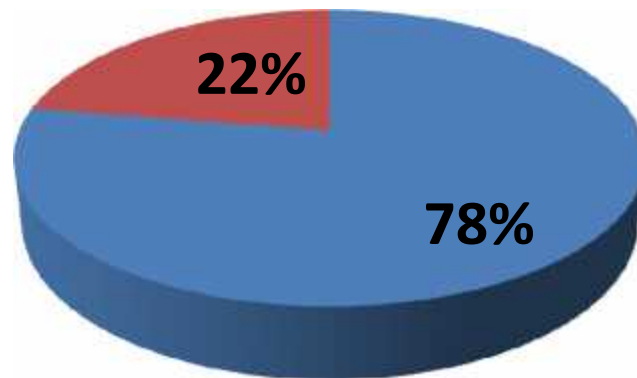
Business Name	:	Sajeda Cow Fattening Farm.
Address/ Location	:	Vill: Gopogram, Post:Jotpara Thana : khoksha, District: Kushtia.
Total Investment in BDT	:	BDT: 4,45,000
Financing	:	Self financing: BDT: 3,45,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 5 cows @ TK. 50,000/- each; ➤ In every six months the cows will be sale 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 1,00,000/-; ➤ 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 as soon as possible.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	70,000	-	-	70,000
Cost of 5 cows (Tk. 50,000 per Cow)	150,000	-	100,000	250,000
Fan 02 Pieces	-	5,000	-	5,000
Working Capital (Feeding Cost per cow 20000 per six month)	-	100,000	-	100,000
Water supply motor & Fittings	10,000	-	-	10,000
Cash in hand	-	10,000	-	10,000
Total Capital	230,000	115,000	100,000	445,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	345,000	78
Investor's Contribution(GK)	100,000	22
Total Investment	445,000	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)	500,000	500,000	1,000,000	550,000	550,000	1,100,000	605,000	605,000	1,210,000
Cow Dung Sales	9,000	9,000	18,000	9,450	9,450	18,900	9,923	9,923	19,845
(A) Total Revenue	509,000	509,000	1,018,000	559,450	559,450	1,118,900	614,923	614,923	1,229,845
Less: Cost of sales									
Cow Cost	250,000	250,000	500,000	262,500	262,500	525,000	275,625	275,625	551,250
Cow Food	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
(B) Total Cost of Sales	350,000	350,000	700,000	367,500	367,500	735,000	385,875	385,875	771,750
Gross profit (GP) [C=(A-B)]	159,000	159,000	318,000	191,950	191,950	383,900	229,048	229,048	458,095
Less: Operating Costs:									
Electricity bill	1,800	1,500	3,300	1,890	1,575	3,465	1,985	1,654	3,638
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	30,000	30,000	60,000	30,000	30,000	60,000	30,000	30,000	60,000
Non Cash Item:									
Depreciation Expenses	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Total Operating Cost (D)	42,700	42,400	85,100	43,435	43,120	86,555	44,217	43,886	88,103
(C-D)Net Profit:	116,300	116,600	232,900	148,515	148,830	297,345	184,831	185,162	369,992
Retained Income:			232,900			297,345			369,992

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	-	407,900	665,245
Capital Infusion by Udyokta	115,000	-	-
Capital Infusion by Investor	100,000	-	-
Sales	1,018,000	1,118,900	1,229,845
Total Receipts	1,233,000	1,526,800	1,895,090
<u>Cash Outflow:</u>			
Cost of goods sold	700,000	735,000	771,750
Operating expenses	85,100	86,555	88,103
Return to investor	40,000	40,000	40,000
Total payment	825,100	861,555	899,853
Closing Balance	407,900	665,245	995,237

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 22th Ex. SB Design Lab on June 16,
2016 at Grameen Kalyan

Thank you

Existing Shade













NU With his Mother



NU With his Father & Mother



Thank You