



Grameen kalyan

Proposed NU Business Name: Sadikur cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Sadikur Rahman Vill : Chondidasgati, Post: Shialkol Thana:Sirajgang Sodor, District: Sirajgang
Age	:	20 years
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	1(one)Brother & 3(three) 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst.Lipi Begum Md. Nur Alam Bhuiya Branch: Vodrogat , Group #02, Centre# 02/M, Loan no. 3628 Member since: 2000, First loan: Tk. 5,000, Last GB loan: 32,000, Outstanding: 15,900
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	:	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 three years experience
Other Own/Family Sources of Income	:	Father's income from agriculture farm
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01957787490
National ID number	:	19968817877000387
NU Project Source/Reference	:	GK/Sirajgang Unit,Md. Sariful Islam(ID:2721)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 5,000 (five 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

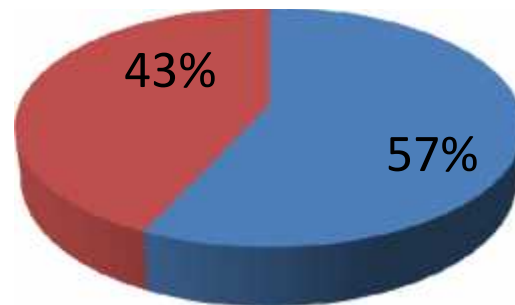
Business Name	:	Sadikur cow fattening farm
Address/ Location	:	Vill : Chondidasgati, Post: Shialkol Thana : Sirajgang Sodor, District: Sirajgang
Total Investment in BDT	:	BDT: 2,27,000/-
Financing	:	Self financing: BDT: 1,29,000/- Required Investment: BDT: 98,000/- (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 40,000/- 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 18,000-; ➤ Selling price of each cow after every cycle BDT 80,000/-; ➤ 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)	15,000	25,000	-	40,000
Cost of 3 cows (Tk. 40,000 per Cow)	40,000	0	80,000	120,000
Working Capital (Feeding Cost per cow 18000 per six month)	-	36,000	18,000	54,000
Medicine	0	3,000	0	3,000
Water supply motor	7,000		0	7,000
Fan	3,000			3,000
Total Capital	65,000	64,000	98,000	227,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	129,000	57
Investor's Contribution(GK)	98,000	43
Total Investment	227,000	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)	240,000	240,000	480,000	264,000	264,000	528,000	290,400	290,400	580,800
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	11,907
(A) Total Revenue	245,400	245,400	490,800	269,670	269,670	539,340	296,354	296,354	592,707
Less: Cost of sales									
Cow Cost	120,000	120,000	240,000	126,000	126,000	252,000	132,300	132,300	264,600
Cow Food	54,000	54,000	108,000	56,700	56,700	113,400	59,535	59,535	119,070
(B) Total Cost of Sales	174,000	174,000	348,000	182,700	182,700	365,400	191,835	191,835	383,670
Gross profit (GP) [C=(A-B)]	71,400	71,400	142,800	86,970	86,970	173,940	104,519	104,519	209,037
Less: Operating Costs:									
Electricity bill	900	900	1,800	990	990	1,980	1,089	1,089	2,178
Transportation	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
Doctors and Medicine	3000	3000	6,000	3,300	3,300	6,600	3,630	3,630	7,260
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	500	500	1,000	550	550	1,100	605	605	1,210
Non Cash Item:									
Depreciation Expenses	1000	1000	2,000	1,000	1,000	2,000	1,000	1,000	2,000
Total Operating Cost (D)	27,000	27,000	54,000	27,800	27,800	55,600	28,680	28,680	57,360
(C-D)Net Profit:	44,400	44,400	88,800	59,170	59,170	118,340	75,839	75,839	151,677
Retained Income:			88,800			118,340			151,677

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		211,600	290,740
Capital infusion by Udoykta	64,000		
Capital infusion by investor	98,000	0	0
Sales	490,800	539,340	592,707
Total receipts	652,800	750,940	883,447
<u>Cash Outflow:</u>			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	54,000	55,600	57,360
Return to investor	39,200	39,200	39,200
Total payment	441,200	460,200	480,230
Closing Balance	211,600	290,740	403,217

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 24th Ex. SB Design Lab on Jun 20,
2016 at Grameen Kalyan

Thank you







NU with his Mother

