



Grameen kalyan

*Proposed NU Business Name: **Sujon cow fattening Farm***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Shree Sujon Kumar Das Vill: Sibnatpur, Post: Koilgati Thana: Sirajganj Sador, District: Sirajganj
Age	:	20 years
Marital status	:	Unmarried
No. of siblings:	:	02(two) Brothers & 02 (two) 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>Shree Moti Shima Rani Das Shree Gobindo Chondro Das Branch: Zaul, Group # 01, Centre# 44/M, Loan no. 3886 Member since: 2000, First loan: Tk. 2,000, Last GB loan: 40,000, Outstanding: 5,000 Father No Nil Nil Nil</p>
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 experience.
Other Own/Family Sources of Income	:	Father's income from agriculture farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01767133646
National ID number	:	88787719960065
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 2,000 (two 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

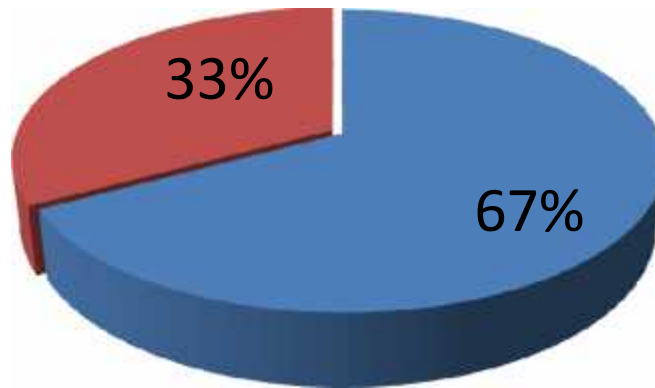
Business Name	:	Sujon cow fattening farm
Address/ Location	:	Vill : Sibnatpu, Post: Koilgati Thana : Sirajganj Sodor, District: Sirajganj
Total Investment in BDT	:	BDT: 1,68,000/-
Financing	:	Self financing: BDT: 1,10,000/- Required Investment: BDT: 58,000/- (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 2000 (two thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 2 cows @ TK. 35,000/- 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 15,000-; ➤ Selling price of each cow after every cycle BDT 70,000/-; ➤ 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 in 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 02 Cows (Tk. 35,000 per Cow)	35,000	0	35,000	70,000
Working Capital (Feeding Cost)	-	15,000	15,000	30,000
Medicine	0	2,000	0	2,000
Water supply motor		7,000	0	7,000
Fan	3,000			3,000
Total Capital	53,000	49,000	50,000	152,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	102,000	67
Investor's Contribution(GK)	50,000	33
Total Investment	152,000	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)	140,000	140,000	280,000	154,000	154,000	308,000	169,400	169,400	338,800
Cow Dung Sales	3,600	3,600	7,200	3,780	3,780	7,560	3,969	3,969	7,938
(A) Total Revenue	143,600	143,600	287,200	157,780	157,780	315,560	173,369	173,369	346,738
Less: Cost of sales									
Cow Cost	70,000	70,000	140,000	73,500	73,500	147,000	77,175	77,175	154,350
Cow Food	30,000	30,000	60,000	31,500	31,500	63,000	33,075	33,075	66,150
(B) Total Cost of Sales	100,000	100,000	200,000	105,000	105,000	210,000	110,250	110,250	220,500
Gross profit (GP) [C=(A-B)]	43,600	43,600	87,200	52,780	52,780	105,560	63,119	63,119	126,238
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	12,000	12,000	24,000	12,000	12,000	24,000	12,000	12,000	24,000
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)	19,000	19,000	38,000	19,600	19,600	39,200	20,260	20,260	40,520
(C-D)Net Profit:	24,600	24,600	49,200	33,180	33,180	66,360	42,859	42,859	85,718
Retained Income:	49,200		66,360			85,718			

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		128,200	174,560
Capital infusion by Udoykta	49,000		
Capital infusion by investor	50,000	0	0
Sales	287,200	315,560	346,738
Total receipts	386,200	443,760	521,298
<u>Cash Outflow:</u>			
Cost of goods sold	200,000	210,000	220,500
Operating expenses	38,000	39,200	40,520
Payback to investor	20,000	20,000	20,000
Total payment	258,000	269,200	281,020
Closing Balance	128,200	174,560	240,278

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 30th Ex. SB Design Lab on 10th August,
2016 at Grameen Kalyan.

Thank you











NU with his Mother

