



Grameen kalyan

*Proposed NU Business Name : M/S Sabuj cow
fattening farm.*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Sabuj Mridha Vill: Bottoil (Mia Para), Post: Bisis Upazilla : Kushtia, District: Kushtia
Age	: 31 Years.
Marital status	: Single.
No. of siblings:	: 1 (One) brother and 1 (One) sister.
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. Saburan : Md. Jalal : Branch: Alampur, Group # 06, Centre # 04/M, Loan no.:1183 Member since: 2002, First loan: Tk. 5,000, Last GB Loan: 60,000, Outstanding: All paid . : Father : No : Nil : Nil : Nil
Education, till to date	: Class 5

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Mason
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 experiences. He will also get support from her Mother.
Other Own/Family Sources of Income	:	Father's income from Vegetable Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01739108618 / 01867495076
National ID number	:	5017950205915
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT 5,000 (Five thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

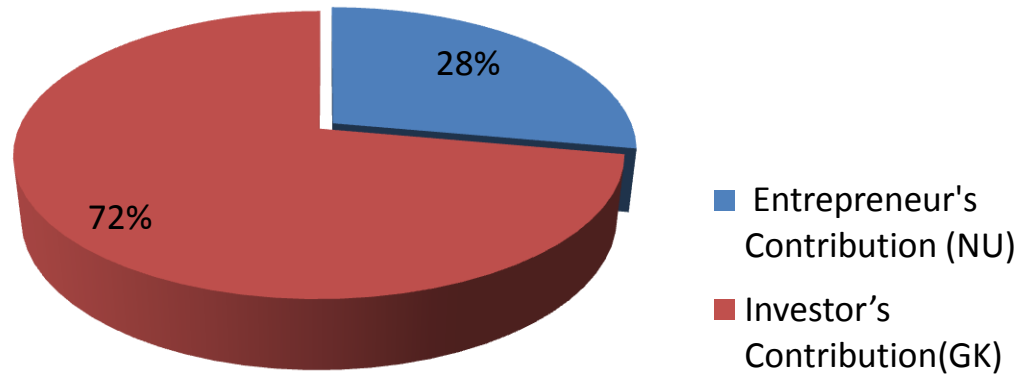
Business Name	:	M/S Sabuj Cow Fattening Farm.
Address/ Location	:	Bottoil(Miapara), Kushtia.
Total Investment in BDT	:	BDT 2,55,000/-
Financing	:	Self financing: BDT 71,000/- Required Investment: BDT 1,84,000/- (as equity).
Present salary/drawings from business	:	Nil .
Proposed Salary	:	BDT 2,000 (Two thousand only).
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 4 cows @ TK. 30,000/- each; ➤ In every six months the 4 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 65,000/-; ➤ 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 Early 2015.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Proposed (BDT)	Total (BDT)
Investments in different categories:		
Cow Shade	55000	55,000
Cow (Four cows)	120,000	120,000
4 Cow feeding for six month	60,000	60,000
Water Supply Motor	7,000	7,000
Fan & Electrical fittings	8,000	8,000
Cash in hand	5,000	5,000
Total Capital	255,000	255,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	71,000	28
Investor's Contribution(GK)	184,000	72
Total Investment	255,000	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	2nd Cycle	Yearly(1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly 1st Cycle+2nd Cycle)
Revenue:									
Estimated Sales (Cow)	260,000	260,000	520,000	286,000	286,000	572,000	314,600	314,600	629,200
Cow Dung Sales	7,200	7,200	14,400	7,560	7,560	15,120	7,938	7,938	15,876
(A) Total Revenue	267,200	267,200	534,400	293,560	293,560	587,120	322,538	322,538	645,076
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	60,000	60,000	120,000	63,000	63,000	126,000	66,150	66,150	132,300
(B) Total Cost of Sales	180,000	180,000	360,000	189,000	189,000	378,000	198,450	198,450	396,900
Gross profit (GP) [C=(A-B)]	87,200	87,200	174,400	104,560	104,560	209,120	124,088	124,088	248,176
Less: Operating Costs:									
Electricity bill	1200	1200	2,400	1,200	1,200	2,400	1,500	1,500	3,000
Transportation	4000	4000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Doctors and Medicine	4000	4000	8,000	4,200	4,200	8,400	4,410	4,410	8,820
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary	12,000	12,000	24,000	18,000	18,000	36,000	18,000	18,000	36,000
Other Expenses	1200	1200	2,400	1,260	1,260	2,520	1,323	1,323	2,646
Non Cash Item:									
Depreciation Expenses	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	26,300	26,300	52,600	32,805	32,805	65,610	33,635	33,635	67,271
(C-D)Net Profit:	60,900	60,900	121,800	71,755	71,755	143,510	90,453	90,453	180,906
Retained Income:			121,800			143,510			180,906

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	0	306,800	375,310
Capital Infusion by UDYOKTA	71,000	0	0
Capital Infusion by Investor	184,000	0	0
Sales	534,400	587,120	645,076
Total Receipts	789,400	893,920	1,020,386
Cash Outflow:			
Cost of goods sold	360,000	378,000	396,900
Operating expenses	52,600	65,610	67,271
Payback to investor	70,000	75,000	75,800
Total payment	482,600	518,610	539,971
Closing Balances	306,800	375,310	480,415

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 3rd SB Ex. Design Lab on 29th
April, 2015 at Grameen Kalyan

Thank you

Pictures

Family photo





Trade License

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
ইউনিয়ন পরিষদের ৭ নং ফরম
এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

ক্রমিক নং - 071

৪ নং বটতৈল ইউনিয়ন পরিষদ

লাইসেন্স নং - ৬(৭৩) ১৪-২১ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া। তারিখ : ২০/০২/১৯

দোকান / কোম্পানী / গ্রহীতার নাম : মেসার্স স্যুরা সফর ফার্ম.....

পিতা / স্বামী / মালিকের নাম : মোঃ স্যুরা.....

ঠিকানা : বটতৈল..... কুষ্টিয়া.....

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : মৎস্য (কৃষি)..... বৈধ বা বলবৎ থাকার সময় : ২০২৪:২০২৫

লাইসেন্সের মেয়াদ : ৬০/৬/২০২৫..... পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) ২০০/২..... টাকা পয়সা (কথায়) দু'শ'র দু'শ'.....

মোহর

১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৩০/২

স্বাক্ষর

চেয়ারম্যান
৪নং বটতৈল ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া। ২০/০২

Thank You