



Grameen Kalyan

Proposed NU Business Name: *Md. Sachcu Cow Fattening farm*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: MD.Sachcu . Vill: Hatos Horipur, Post: Hatos Horipur, Upazilla : Kushtia, District: Kushtia.
Age	: 24 Years.
Marital status	: Single.
No. of siblings:	: 5 (Five) Brothers & 2 (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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Azela Khatun. : Md. Seken Pramanik. : Branch: Hatos Horipur, Group # 02, Centre # 26/M, Loan no : 2115/2. Member since: 2007, First loan: Tk 4,000, Existing loan: Tk.10,000, Outstanding: 1197. : Father . : No : Nil : Nil : Nil
Education, till to date	: Class Eight.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture.
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 Two years cow rearing experiences. He will also get support from his father.
Other Own/Family Sources of Income	:	Agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01751339042
National ID number	:	19915017944000038
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 4,000 (Four 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

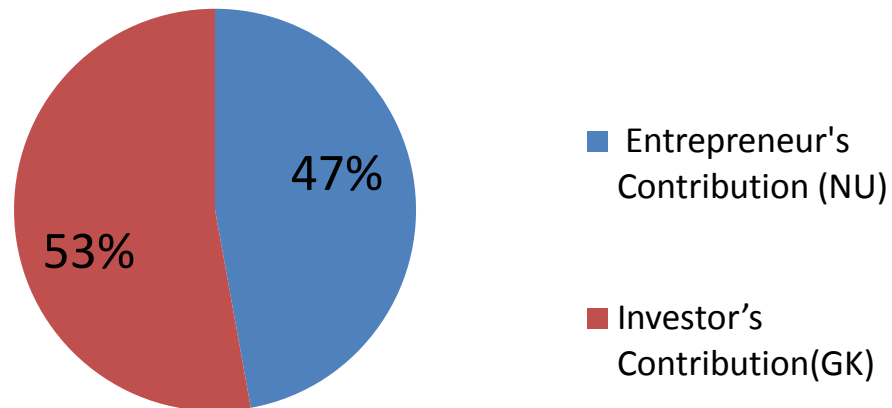
Project's Name	:	Md.Sachcu Cow Fattening Farm.
Address/ Location	:	Hatos Horipur, Hatos Horipur, Kushtia.
Total Investment	:	BDT :2,27,000 /-
Financing	:	Self financing: BDT : 1,07,000 /- Required Investment: BDT : 1,20,000/- (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT:3000 (Three thousand taka 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 3 cows will be sold and new cow will purchase; i.e. each cycle of fattening cow 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 is January 2016.

PROPOSED PROJECT 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 (ready)	40,000	-	-	40,000
Cow(three cows)	0	0	120,000	120,000
3 Cows feeding for six month	0	54,000	0	54,000
Medicine	0	3,000	0	3,000
Water supply motor		7,000	0	7,000
Fan	-	3,000	0	3,000
Cash in hand	-	0	0	0
Total Capital	40,000	67,000	120,000	227,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	107,000	47
Investor's Contribution(GK)	120,000	53
Total Investment	227,000	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)	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	600	600	1,200	660	660	1,320	726	726	1,452
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)	900	900	1,800	990	990	1,980	1,089	1,089	2,178
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	3000	3000	6,000	3,000	3,000	6,000	3,000	3,000	6,000
Total Operating Cost (D)	29,700	29,700	59,400	30,570	30,570	61,140	31,527	31,527	63,054
(C-D)Net Profit:	41,700	41,700	83,400	56,400	56,400	112,800	72,992	72,992	145,983
Retained Income:			83,400			112,800			145,983

Notes: 1. Agreed Grace period: Six Months.

2. **Investment Payback schedule:** Half-yearly installment will be paid after the first round of fund disbursement (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	286,400	375,200
Capital infusion by UDYOKTA	107,000	0	0
Capital infusion by investor	120,000	0	0
Sales	490,800	539,340	592,707
Total Receipts	717,800	825,740	967,907
Cash Outflow:			
Cost of goods sold	348,000	365,400	383,670
Operating expenses	59,400	61,140	63,054
Payback to investor	24,000	24,000	24,000
Total payment	431,400	450,540	470,724
Closing Balances	286,400	375,200	497,183

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.

Trade License

ইউনিয়ন পরিষদের ৭নং স্মরণ
একটি ও অডিট কলের ১২ (১) টুকরা।

ক্রমিক নং- 162

১নং হাটশ হরিপুর ইউনিয়ন পরিষদ কার্যালয়

বহি নং- ০১ ডাকঘর : হাটশ হরিপুর, উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া।

লাইসেন্স নং : ১৬২ **ট্রেড লাইসেন্স** তারিখ : ২৫/১১/১৫

দোকান/কোম্পানি/ফার্ম/গ্রহীতার নাম : শ্রী শ্রী সত্য সত্য সত্য সত্য সত্য সত্য

পিতা/স্বামী/মালিকের নাম : শ্রী শ্রী সত্য সত্য সত্য সত্য সত্য সত্য

ঠিকানা : ১নং হাটশ হরিপুর উপজেলা কুষ্টিয়া জেলা

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : সত্য সত্য সত্য সত্য সত্য সত্য

বৈধ বা বলবৎ থাকার সময় : ২০১৫ - ২০১৬

লাইসেন্সের মেয়াদ : ০১-০৭-২০১৫ হতে ০১-০৬-২০১৬

প্রদত্ত টাকার পরিমাণ : (অংকে) ২০০/- টাকা। কথায় : দুইশত টাকা মাত্র

২৫/১১/১৫
১নং হাটশ হরিপুর ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

Presented at 10th SB Design Lab on Dec 24, 2015 at
Grameen Kalyan

Thank you

Pictures

My mother and me















Thank You