



Grameen kalyan

Proposed NU Business Name : Rifat cow fattening farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|---|---|--|
| Name and address | : | Md. Shajahan Vill: Dottopara, Post: Isshworgonj, Upazilla: Isshworgonj, District: Mymensingh |
| Age | : | 29 Years |
| Marital status | : | Married |
| Progeny | : | One Son |
| No. of siblings: | : | 3(Three) brothers and 2 (two) sisters |
| Parent's and GB related Info | : | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Mst. Asia Khatun |
| (iii) Father's name | : | Let. Abdus Sattar |
| (iv) GB member's info | : | Branch: Ishworgonj, Group # 03, Centre # 87/M, Loan no.2952/1, Member since: 2000, First loan: Tk. 3,000, Last GB loan: 24,000, Outstanding: Nil |
| Further Information: | : | |
| (v) Who pays GB loan installment | : | NU. |
| (vi) Mobile lady | : | Nil |
| (vii) Grameen Education Loan | : | Nil |
| (viii) Any other loan like GCCN, GKF etc. | : | Nil |
| (ix) Others | : | Nil |
| Education, till to date | : | Eight |

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

| | | |
|---|---|---|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Agricultural |
| 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 ten years cow rearing experience. |
| Other Own/Family Sources of Income | : | Agricultural |
| Other Own/Family Sources of Liabilities | : | Nil |
| Contact number | : | 01728825702 |
| National ID number | : | 6123103453312 |
| NU Project Source/Reference | : | Grameen Kalyan, Mymensingh Unit, Mymensingh (FS. Mst. Sharmin Sultana, ID No. 2559) |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 3,000 (Three thousand) and used the money in his business development. Gradually several times she took GB loan and utilized in agriculture purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

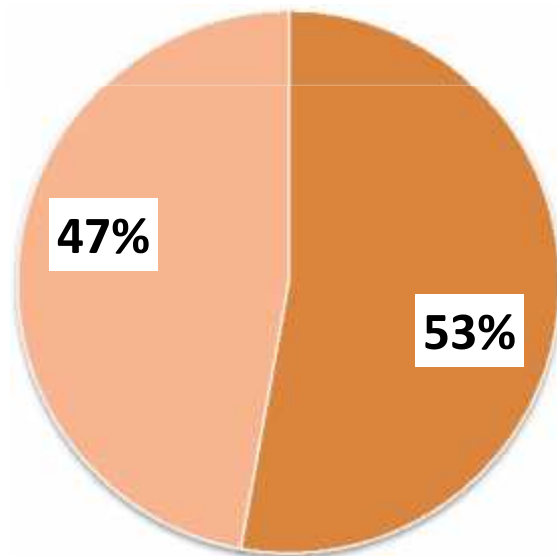
| | | |
|---|---|--|
| Business Name | : | Rifat cow fattening farm |
| Address/ Location | : | Dottopara, Ishworgonj, Mymensingh |
| Total Investment in BDT | : | BDT :3,16,000/- |
| Financing | : | Self financing: BDT : 1,66,000 Required Investment: BDT :1,50,000 (as equity) |
| Present salary/drawings from business (estimates) | : | Nil |
| Proposed Salary | : | BDT 5,000 (five thousand only) |
| Proposed Business Implementation Plan: | : | <ul style="list-style-type: none"> ➤ Start with having 3 cows average TK. 40,000/- each; ➤ In every six months all 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 per cycle BDT 18,000/-; ➤ Selling price of each cow after every cycle BDT 70,000/- ➤ Expected doctor and medicine cost for each cow per cycle = 800/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project as soon as possible. |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business/ NU (BDT) | Proposed Business (BDT) | | Total (BDT) |
|--|--|--------------------------------|-----------------|--------------------|
| | | NU | Investor | |
| Cow Shade (Ready) | 15,000 | 35,000 | - | 50,000 |
| Cost of 5 cow (Tk. 40,000 per Cow) | 75,000 | - | 80,000 | 155,000 |
| Fan & Light | 5,000 | - | - | 5,000 |
| Working Capital (Feeding Cost per cow 18000 per six month) | | 36,000 | 54,000 | 90,000 |
| Water supply motor & Fittings | | | 10,000 | 10,000 |
| Cash in hand | | | 6,000 | 6,000 |
| Total Capital | 95,000 | 71,000 | 150,000 | 316,000 |

Source of Finance

| Particulars | Amount in BDT | In % |
|-----------------------------|---------------|------|
| Entrepreneur's Contribution | 166,000 | 53 |
| Investor's Investment | 150,000 | 47 |
| Total Investment | 316,000 | 100 |



- Entrepreneur's Contribution
- Investor's Investment

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) | 350,000 | 325,000 | 675,000 | 385,000 | 357,500 | 742,500 | 423,500 | 393,250 | 816,750 |
| Cow Dung Sales | 2,500 | 2,500 | 5,000 | 2,625 | 2,625 | 5,250 | 2,756 | 2,756 | 5,513 |
| (A) Total Revenue | 352,500 | 327,500 | 680,000 | 387,625 | 360,125 | 747,750 | 426,256 | 396,006 | 822,263 |
| Less: Cost of sales | | | | | | | | | |
| Cow Cost | 155,000 | 155,000 | 310,000 | 162,750 | 162,750 | 325,500 | 170,888 | 170,888 | 341,775 |
| Cow Food | 108,000 | 108,000 | 216,000 | 113,400 | 113,400 | 226,800 | 119,070 | 119,070 | 238,140 |
| (B) Total Cost of Sales | 263,000 | 263,000 | 526,000 | 276,150 | 276,150 | 552,300 | 289,958 | 289,958 | 579,915 |
| Gross profit (GP) [C=(A-B)] | 89,500 | 64,500 | 154,000 | 111,475 | 83,975 | 195,450 | 136,299 | 106,049 | 242,348 |
| Less: Operating Costs: | | | | | | | | | |
| Electricity bill | 300 | 300 | 600 | 315 | 315 | 630 | 331 | 331 | 662 |
| Transportation | 800 | 800 | 1,600 | 840 | 840 | 1,680 | 882 | 882 | 1,764 |
| Doctors and Medicine | 4,000 | 4,000 | 8,000 | 4,200 | 4,200 | 8,400 | 4,410 | 4,410 | 8,820 |
| Mobile bill | 1,800 | 1,800 | 3,600 | 1,890 | 1,890 | 3,780 | 1,985 | 1,985 | 3,969 |
| Proposed salary | 30,000 | 30,000 | 60,000 | 31,500 | 31,500 | 63,000 | 33,075 | 33,075 | 66,150 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | 750 | 750 | 1,500 | 825 | 825 | 1,650 | 866 | 866 | 1,733 |
| Total Operating Cost (D) | 37,650 | 37,650 | 75,300 | 39,570 | 39,570 | 79,140 | 41,549 | 41,549 | 83,097 |
| (C-D)Net Profit: | 51,850 | 26,850 | 78,700 | 71,905 | 44,405 | 116,310 | 94,750 | 64,500 | 159,251 |
| Retained Income: | | | 78,700 | | | 116,310 | | | 159,251 |

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> | | | |
| Capital Infusion by UDYOKTA | 71,000 | 239,700 | 296,010 |
| Capital Infusion by Investor | 150,000 | - | |
| Sales | 680,000 | 747,750 | 822,263 |
| Total Receipts | 901,000 | 987,450 | 1,118,273 |
| <u>Cash Outflow:</u> | | | |
| Cost of goods sold | 526,000 | 552,300 | 579,915 |
| Operating expenses | 75,300 | 79,140 | 83,097 |
| Payback to investor | 60,000 | 60,000 | 60,000 |
| Total payment | 661,300 | 691,440 | 723,012 |
| Closing Balance | 239,700 | 296,010 | 395,261 |

SWOT ANALYSIS

| | |
|---|---|
| <p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Ownership in his own name | <p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Shortage of foods in rainy season. |
| <p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Veterinary Doctors;<input type="checkbox"/> This area is famous for cattle fattening;<input type="checkbox"/> Investor's money will be payback in three years. | <p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease. |

Presented at 21th Ex. SB Design Lab on May 29,
2016 at Grameen Kalyan

Thank you

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পৌরসভা
ইশ্বরগঞ্জ
শ্রীমঙ্গল/আবুদুলাহ আল-মাহমুদ

কম্পিউটার নং : ১২৯০-০০
 কম্পিউটার আইডি : ০৩-০৭৯-১২৯০-০০
 ওয়ার্ড নং : ০৩
 পল্লিশিপ, ওয়ার্ড/আবুদুলাহ : ১নং মোড় হইতে দত্তপাড়া মোড়লের কমিশনারের বাড়ী
 মোড়/ওয়ার্ড আইডি : ০৫-০৪-২০১৬
 পল্লিশিপের সর্বমুখ্য নং : ২০১৫-২০১৬
 পল্লিশিপের আইডি : ০৪-০৫-২০১৬ ইং

পৌরসভা পল্লিশিপ - ২০০৯ নং ১০২-১০৮ নং ৩য় অধ্যাদেশের অধীনে, ১০, ১৯ ও ২২ আইনের অনুযায়ী (শ্রীমঙ্গল, মফসসল, জমিদার ও বিজ্ঞান) অঞ্চল/দেশের অনুমোদন পর নিম্নে বর্ণিত ব্যক্তি/ব্যক্তিগণের অনুকূলে প্রেরণা হইল। তাহার মেয়াদ **ইং ২০১৬ ৩০ জুন পর্যন্ত** বলবৎ থাকিবে।
২০১৬

১. ব্যবসায় প্রতিষ্ঠানের নাম : **রিফাত গরু মোটা তাজাকরাম খামার**
 ২. ব্যবসায়ের ধরণ : **খামারি পত্রের খামার**
 ৩. প্রতিষ্ঠকের নাম : **মোঃ শাহজাহান মিয়া**
 ৪. নিয়ন্ত্রণাধীনতার নাম : **মোঃ আব্দুল হাফিজ**
 ৫. আইডি নং : **মোঃ আছিয়া বেগম**
 ৬. ব্যবসায় প্রতিষ্ঠানের ঠিকানা : **হোজিৎ নংঃ ; দোকান নংঃ ; দত্তপাড়া, ৩নং ওয়ার্ড, ঈশ্বরগঞ্জ পৌরসভা, ময়মনসিংহ।**
 ৭. প্রতিষ্ঠকের ঠিকানা (বর্তমান) : **গ্রামঃ-দত্তপাড়া, ৩নং ওয়ার্ড, ঈশ্বরগঞ্জ পৌরসভা, ময়মনসিংহ।**
 ৮. প্রতিষ্ঠকের ঠিকানা (স্থায়ী) : **গ্রামঃ-দত্তপাড়া, ৩নং ওয়ার্ড, পো+উপঃ-ইশ্বরগঞ্জ, ময়মনসিংহ।**
 ৯. ব্যবসায়ের আইডি নং : **৬১২৩১০৩৪৫৩৩১২**
 ১০. ফোন/মোবাইল নং : **০১৭২৮৮২৫৭০২**
 ১১. আনুমানিক বিবরণ

| আনুমানের বিবরণ | টাকা |
|---------------------------------|------|
| শ্রীমঙ্গল/আবুদুলাহ আল-মাহমুদ টি | ৪০০ |
| মাইনস্টোরি কথ | ৫০ |
| বিবিধ | ০ |
| নগরায় | ০ |
| স্বাক্ষর | ০ |
| মোট | ৪৫০ |

পৌরসভা কর্তৃক নির্ধারিত হইতে সকল শাক্সন্য বাদম মোট **৪৫০** আদায় করা হইল।

পৌরসভা পরিদর্শক/সহঃ (মোঃ আব্দুল হাফিজ)
 পৌরসভা পল্লিশিপ-পরিদর্শক
 ঈশ্বরগঞ্জ পৌরসভা
 ময়মনসিংহ।

(মোঃ আব্দুল হাফিজ)
 মোঃ আব্দুল হাফিজ
 ই-শ্বরগঞ্জ পৌরসভা
 ময়মনসিংহ।









NU with his Mother



Thank You