



*Grameen kalyan*

*Proposed NU Business Name : Sotota cow fattening farm*



## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Mojammel Haque Vill: Rogurampur, Post: Shumvogonj, Upazilla: Sador, District: Mymensingh.
Age	:	27 Years
Marital status	:	Married
Progeny	:	2 (Two) Daughters
No. of siblings:	:	2 (Two) Brothers and 1 (One) sister
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. Rabia Khatun
(iii) Father's name	:	Md. Abdur Razzak
(iv) GB member's info	:	Branch: charniloxia, Group # 10, Centre # 48/M, Loan no.6254, Member since: 2006, First loan: Tk. 5,000, Last GB loan: 1,50,000, 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	:	Five

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Lather business.
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	:	Business
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713514530
National ID number	:	6115240549308
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh (FS. Md. Azizul Haque, ID No. 2476)

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 5,000 (Five 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***

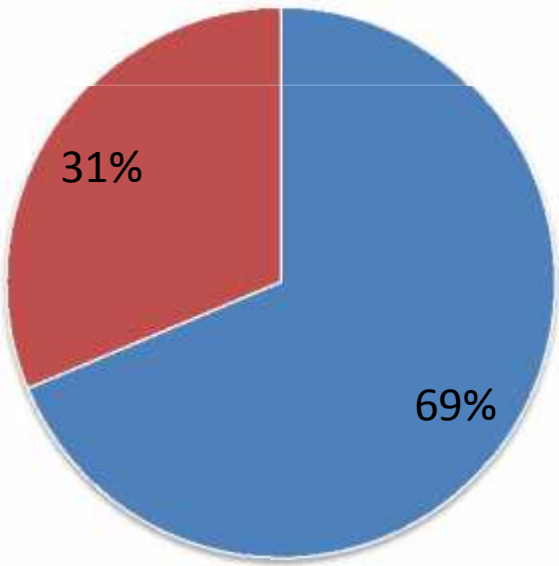
Business Name	:	Sotota Cow fattening farm
Address/ Location	:	Rogurampur, Shuvogonj, Sador, Mymensingh
Total Investment in BDT	:	<b>BDT :3,21,000/-</b>
Financing	:	<b>Self financing:            BDT : 2,21,000</b> <b>Required Investment:    BDT :1,00,000 (as equity)</b>
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT <b>5,000</b> (five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ Start with having 4 cows average TK. 35,000/- each;</li> <li>➤ 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;</li> <li>➤ Feeding cost of each cow per cycle BDT 18,000/-;</li> <li>➤ Selling price of each cow after every cycle BDT 65,000/-</li> <li>➤ Expected doctor and medicine cost for each cow per cycle = 800/-;</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project as soon as possible.</li> </ul>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business/ NU (BDT)</b>	<b>Proposed Business (BDT)</b>		<b>Total (BDT)</b>
		<b>NU</b>	<b>Investor</b>	
Cow Shade (Repair)	35,000	25,000		60,000
Cost of 4 cows (Tk. 35,000 per Cow)	115,000		70,000	185,000
Fan & Light	4,000			4,000
Working Capital (Feeding & Medicine Cost per cow 18000 per six month)	10,000	32,000	30,000	72,000
<b>Total Capital</b>	<b>164,000</b>	<b>57,000</b>	<b>100,000</b>	<b>321,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	221,000	69
Investor's Investment	100,000	31
Total Investment	321,000	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)
<b>Revenue:</b>									
Estimated Sales (Cow)	260,000	260,000	520,000	286,000	286,000	572,000	314,600	314,600	629,200
Cow Dung Sales	2,500	2,500	5,000	2,625	2,625	5,250	2,888	2,888	5,775
<b>(A) Total Revenue</b>	<b>262,500</b>	<b>262,500</b>	<b>525,000</b>	<b>288,625</b>	<b>288,625</b>	<b>577,250</b>	<b>317,488</b>	<b>317,488</b>	<b>634,975</b>
<b>Less: Cost of sales</b>									
Cow Cost	132,000	132,000	264,000	138,600	138,600	277,200	152,460	152,460	304,920
Cow Food	74,400	74,400	148,800	78,120	78,120	156,240	85,932	85,932	171,864
<b>(B) Total Cost of Sales</b>	<b>206,400</b>	<b>206,400</b>	<b>412,800</b>	<b>216,720</b>	<b>216,720</b>	<b>433,440</b>	<b>238,392</b>	<b>238,392</b>	<b>476,784</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>56,100</b>	<b>56,100</b>	<b>112,200</b>	<b>71,905</b>	<b>71,905</b>	<b>143,810</b>	<b>79,096</b>	<b>79,096</b>	<b>158,191</b>
<b>Less: Operating Costs:</b>									
Electricity bill	300	300	600	315	315	630	331	331	662
Transportation	1,000	1,000	2,000	1,050	1,050	2,100	1,103	1,103	2,205
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
<b>Non Cash Item:</b>									
Depreciation Expenses			6,000	-	-	6,600			7,260
<b>Total Operating Cost (D)</b>	<b>37,100</b>	<b>37,100</b>	<b>80,200</b>	<b>38,955</b>	<b>38,955</b>	<b>84,510</b>	<b>40,903</b>	<b>40,903</b>	<b>89,066</b>
<b>(C-D)Net Profit:</b>	<b>19,000</b>	<b>19,000</b>	<b>32,000</b>	<b>32,950</b>	<b>32,950</b>	<b>59,300</b>	<b>38,193</b>	<b>38,193</b>	<b>69,126</b>
<b>Retained Income:</b>			<b>32,000</b>			<b>59,300</b>			<b>69,126</b>

**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
<b><u>Cash inflow:</u></b>			
Capital Infusion by UDYOKTA	57,000	149,000	168,300
Capital Infusion by Investor	100,000	-	
Sales	525,000	577,250	634,975
<b>Total Receipts</b>	<b>682,000</b>	<b>726,250</b>	<b>803,275</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	412,800	433,440	476,784
Operating expenses	80,200	84,510	89,066
Payback to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>533,000</b>	<b>557,950</b>	<b>605,850</b>
Closing Balance	149,000	168,300	197,426

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Ownership in his own name</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Shortage of foods in rainy season.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local Veterinary Doctors;</li><li><input type="checkbox"/> This area is famous for cattle fattening;</li><li><input type="checkbox"/> Investor's money will be payback in three years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Disease.</li></ul>

Presented at 30<sup>th</sup> Ex. SB Design Lab on 10<sup>th</sup> August,  
2016 at Grameen Kalyan.

Thank you

# Trade License

১৫০৭,২৬

কিশোরগঞ্জ জেলা প্রশাসন

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ  
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার  
ইউনিয়ন পরিষদ ফরম নং ১৩ অনুযায়ী

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ক্রমিক নং  
নাইসেন্স নং ১৬  
নবায়ন নং ১৫,০৭,২৬

বহি নং ০৯

**ট্রেড লাইসেন্স**

বাবসা প্রতিষ্ঠানের নাম : মাওতা জাম্বা  
মালিকের নাম : জাম্বা জাম্বা জাম্বা জাম্বা হক  
মোকাম/ঠিকানা : গ্রাম : বড়বাড়িয়া  
উপজেলা : সদর জেলা : ময়মনসিংহ

ডাকঘর : শঙ্কুপাড়া / রাঘবপুর মাদুরানা

নির্দেশ/স্বামীর নাম : জাম্বা জাম্বা  
তাহার নিকট থেকে : ১০০/- টাকা (কথায় : পাঁচ আড়া টাকা)

মাত্র বৃত্তি পাইয়া ৭নং চরনিলক্ষীয়া এলাকায় বাবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার : সাধারণ

লাইসেন্সের মেয়াদ : ৩০,০৬,২০১৭ হইতে তারিখ পর্যন্ত

নিঃস্বত্ব - পক্ষি বহুর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করিতে হবে।

স্বাক্ষর : [Signature]

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ  
লাইসেন্স প্রদানকারীর  
স্বাক্ষর ও সীল

- সমস্তমত ট্যাক্স দিন
- দুটি সফটকপি যথেষ্ট
- শিশুকে সময়মত টিকা এবং কুপে পাঠান
- জমা-দুগ্ধ তালিকাভুক্ত করুন
- আয়োজনমূলক লবণ ব্যবহার করুন
- বায়ু শাসন, পরিবেশ বিচার।











# NU with his Parents



**Thank You**