



**Grameen Kalyan**

**Proposed NU Business Name : Sathi Pigeon Farm**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md Uzzal Hossain Rumel Vill: Bujrok- Mirjapur, Post: Khoksha Upazilla : Khoksha, District: Kushtia
Age	:	27 Years
Marital status	:	Married
No. of siblings:	:	1 (One) Brother & 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	:	<p>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Mst. Rajia Khatun</p> <p>Md. Md. Dianot Ali Biswas</p> <p>Branch: Khoksha, Group # 03, Centre # 23/M, Loan no.: 2601, Member since: 2004, First loan: Tk. 2,000, Last GB loan: 60,000, Outstanding: 55,000</p> <p>Father</p> <p>No</p> <p>95,000</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	M.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.)	:	Pigeon business ten years experience. He has no training.
Other Own/Family Sources of Income	:	Father's income from garments business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01711872095
National ID number	:	2694809914058
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

# BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT 2,000 (Two thousand) and used the money in Business. Subsequently she borrowed loan from GB for several times for different activities including house loan.

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sathi Pigeon Farm
Address/ Location	:	Bujrok Mirjapur, Khoksha, Kushtia.
Total Investment in BDT	:	<b>BDT 302,000</b>
Financing	:	Self BDT : <b>1,02,000</b> Required Investment BDT <b>200,000</b> (as equity)
Present salary/drawings from business (estimates)	:	BDT 3,000 (Three Thousand)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ The business is planned to be scaled up by investment in existing goods like ;</li> <li>➤ He sales 10 pair pigeon in every month;</li> <li>➤ The business is operating by entrepreneur;</li> <li>➤ Estimated payback period is 03 (Three) years;</li> <li>➤ Expected date to start the project as soon as he gets the investment.</li> </ul>

# EXISTING BUSINESS INFO

Particulars	Existing Business	
	Monthly	Yearly
<b>Revenue:</b>		
8 Pairs Pigeon Sales (A)	16,000	192,000
<b>Total Sale</b>	<b>16,000</b>	<b>192,000</b>
<b>Less: Feeding cost:</b>		
Pigeon Feed	4,500	54,000
<b>Total Feeding Cost</b>	<b>4,500</b>	<b>54,000</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>11,500</b>	<b>138,000</b>
<b>Less: Operating Costs:</b>		
Electricity bill	100	1,200
Medicine	500	6,000
Mobile bill	200	2,400
Salary	3000	36,000
Other Expenses	100	1,200
<b>Non Cash Item:</b>		
Depreciation Expenses	500	6,000
<b>Total Operating Cost (D)</b>	<b>4,400</b>	<b>52,800</b>
<b>(C-D)Net Profit:</b>	<b>7,100</b>	<b>85,200</b>

# Present & Proposed Investment Breakdown

Particulars	Existing Business		Proposed Business (BDT)			Total Investment
	NU (BDT)	Pair	NU	Pair	Investor	
<b>Investments in different categories:</b>						
Noton Pigeon				1	8,000	8,000
Putar Ball Pigeon				1	10,000	10,000
Beauty Homar				1	10,000	10,000
Shutting Pigeon	14,000	2				14,000
Magpie Pigeon	8,000	1				8,000
Siraji Pigeon	10,000	2				10,000
Moyuri Pigeon	3,000	1				3,000
Kaldom Pigeon	10,000	2				10,000
Shoa Chandon	10,000	2				10,000
Spiring Pigeon	1,000	1				1,000
Deshi Pigeon	5,000	15				5,000
Bombay Pigeon	3,000	1				3,000
Giribaj	9,000	6				9,000
Racer Homar Pigeon	10,000	1				10,000
Nun Pigeon				1	16,000	16,000
Jackpin Pigeon				2	60,000	60,000
Racer Pigeon				1	30,000	30,000
King Pigeon				1	10,000	10,000
Rain Pigeon				1	10,000	10,000
Pigeon Shade	16,000				33,000	49,000
Pigeon Feed	3,000					3,000
Medicine (Pigeon)					3,000	3,000
Cash in Hand	0		0		10000	10,000
<b>Total Capital</b>	<b>102,000</b>	<b>34</b>	<b>0</b>	<b>9</b>	<b>200,000</b>	<b>302,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution	102000	34
Investor's Investment	200,000	66
<b>Total Investment</b>	<b>302,000</b>	<b>100</b>





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	1st Year		2nd Year		3rd Year	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
<b>Revenue:</b>						
Pigeon Sales	25,000	300,000	27,500	330,000	30,250	363,000
<b>Total Revenue</b>	<b>25,000</b>	<b>300,000</b>	<b>27,500</b>	<b>330,000</b>	<b>30,250</b>	<b>363,000</b>
<b>Less: Cost of sales :</b>						
Pigeon Feed	7,000	84,000	7,350	88,200	7,718	92,610
Medicine	500	6,000	525	6,300	551	6,615
<b>(B) Total Cost of Sales</b>	<b>7,500</b>	<b>90,000</b>	<b>7,875</b>	<b>94,500</b>	<b>8,269</b>	<b>99,225</b>
<b>Gross profit [C=(A-B)]</b>	<b>17,500</b>	<b>210,000</b>	<b>19,250</b>	<b>235,500</b>	<b>21,981</b>	<b>263,775</b>
<b>Less: Operating Costs:</b>						
Electricity bill	250	3,000	275	3,300	303	3,630
Transportation	500	6,000	550	6,600	605	7,260
Mobile bill	200	2,400	220	2,640	242	2,904
Proposed salary	4,000	48,000	4,000	48,000	4,000	48,000
Other Expenses	100	1,200	150	1,800	200	2,400
<b>Non Cash Item:</b>						
Depreciation Expenses	1000	12,000	1100	13,200	1,210	14,520
<b>Total Operating Cost (D)</b>	<b>6050</b>	<b>72,600</b>	<b>6295</b>	<b>75,540</b>	<b>6,560</b>	<b>78,714</b>
<b>(C-D)Net Profit:</b>	<b>11,450</b>	<b>137,400</b>	<b>12,955</b>	<b>159,960</b>	<b>15,422</b>	<b>185,061</b>
<b>Retained Income:</b>		<b>137,400</b>		<b>159,960</b>		<b>185,061</b>

**Notes:** 1. Agreed Grace period: Four Months.

2. **Investment Payback schedule:** Installment including ownership transfer fee after four months grace period.

# CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>	<i>Year 3</i>
<b>Cash inflow</b>			
Opening Balance		261,400	334,760
Capital Infusion by Investor	200,000		
Sales	<b>300,000</b>	<b>330,000</b>	<b>363,000</b>
<b>Total Receipts</b>	<b>500,000</b>	<b>591,400</b>	<b>697,760</b>
<b>Cash Outflow:</b>			
Cost of goods sold	90,000	94,500	99,225
Operating expenses	78600	82140	85974
Return to investor	70,000	80,000	90,000
<b>Total payment</b>	<b>238,600</b>	<b>256,640</b>	<b>275,199</b>
<b>Closing Balances</b>	<b>261,400</b>	<b>334,760</b>	<b>422,561</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1
- Skill and experience;
- Good Reputation;
- Ownership in his Own name.

## **W**EAKNESS

- Unavailability of food;
- Migration;

## **O**PPORTUNITIES

- Pigeon farm is very rare in this area;
- Fixed customer (retail & wholesale);
- Investor's money will be payback in three years.

## **T**HREATS

- Theft;
- Disease.

Presented at 5<sup>th</sup> SB Design Lab on 28<sup>th</sup> July, 2015 at  
GK

Thank you





# Picture of Nobin Udyokta Existing Business work















# Picture of Nobin Udyokta & Mother





# Picture of Nobin Udyokta & Father, Mother



**Thank You**

## নোট

মোঃ উজ্জ্বল হোসেন রত্নমেল । ১০ বছর ধরে পড়াশোনার পাশাপাশি এই ব্যবসা করে । সে সরকারী বাংলা কলেজ, মীরপুর থেকে এম এস সি করেছে । গ্রামীণ ব্যাংক থেকে শিক্ষা ঋণ নেওয়া আছে । কিছুদিন আগে এক্সসিডেন্ট করেছে । এখন সে বাড়িতে বিভিন্ন ধরনের খামার ও ব্যবসার সাথে সম্পৃক্ত হচ্ছে । গ্রামীণ ব্যাংকের আর্থিক লেনদেনের রিপোর্ট ভালো । পাবনা ও কুষ্টিয়া অঞ্চল থেকে বাংলাদেশের অনেক স্থানে কবুতর যায় । অনেকে দূর থেকে মানুষ এখানকার কবুতর হাটে আসে । এতদ অঞ্চলে খুব বেশি কবুতরের খামার না থাকায় বেশি লাভজনক হবে বলে আমি মনে করি । কবুতরের ভাল চাহিদা ও দাম থাকার কারণে ঠিকমত পরিচালনা করলে নতুন উদ্যোগে সফল হবে বলে মনে হয় ।