



***Grameen Kalyan***

***Proposed NU Business Name : Mostafa Layer Farm***



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

Name and address	: Md. Mostafa Kamal. Vill: kandaniea, Post: Fulbaria, Upazilla : Fulbaria , District: Mymensingh
Age	: 30 Years
Marital status	: Married.
No. of siblings:	: 4 (Fore) Brothers 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"/> : Most: Bokul : Md: Shahid. : Branch: Sonkanda Vumi ,Group # 07, Centre # 52/M, Loan no. 5055, Member since: 1997, First loan: 3,000 Tk. Existing loan:50,000, Outstanding:00.  : My Father paying GB loan installment. : No : Nil : Nil : Nil
Education, till to date	: S.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	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.)	:	He has no formal training but 2 years Practical experience in running business.
Other Own/Family Sources of Income	:	My fisheries and Business.
Other Own/Family Sources of Liabilities	:	Own.
Contact number	:	01621544797
National ID / Birth Certificates number	:	19856112029000007
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 1997. At first she took GB loan BDT= 3,000 (Three thousand) and used the money in family purpose work. Gradually several times she took GB loan and utilized in her business work.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

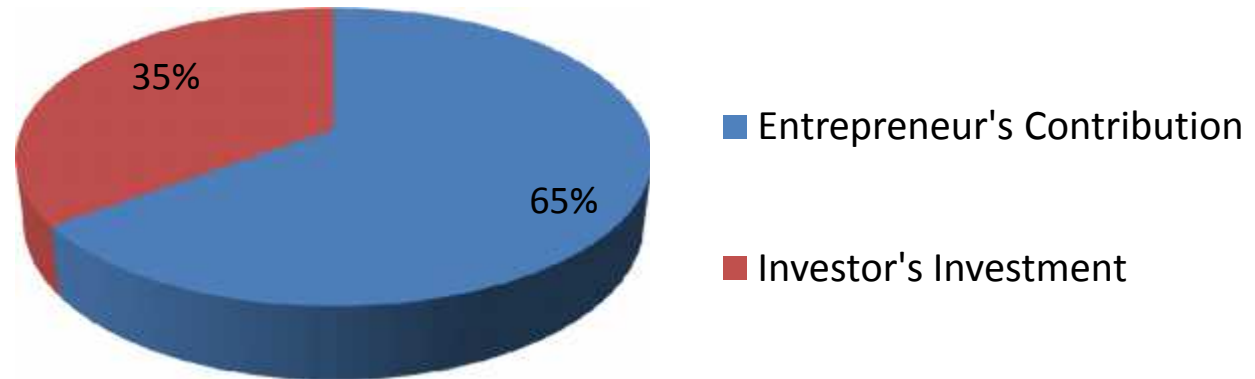
Project's Name	:	Mostofa Layer Farm.
Address/ Location	:	Kandaniaea, Fulbaria, Mymensingh
Total Investment	:	<b>BDT = 9,94,000</b>
Financing	:	Self financing: BDT = 6,44,000 (Existing business & cash) Required Investment: BDT= 3,50,00 (as equity)
Present salary/drawings from business (estimates)	:	<b>Nil</b>
Proposed Salary	:	<b>BDT= 10,000 (Ten Thousand )</b>
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an ongoing layer farm;</li> <li>➤ Fund needs to buy chick feed and medicine;</li> <li>➤ 1200 baby chicks are rearing since last two months;</li> <li>➤ Estimated price of egg is about @ 6 Tk. Per Piece.</li> <li>➤ Estimated Sales Per Month is about @ 2,08,800 Tk.</li> <li>➤ Estimated Net Profit per month is about @ 22800 Tk.</li> <li>➤ Pay back period is estimated 3 years.</li> </ul>

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

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)		Total (BDT) (1+2)
		NU	Investor	
Investment in different categories:				
Shade for Layer	200,000		-	200,000
Net For Layer	120,000	-	-	120,000
Out Side Net For Shed	20,000	-	-	20,000
Electric Fitting	20,000	-	20,000	40,000
Baby Chicken Layer (1200* 45 pcs)	54,000	-	-	54,000
Feed (1935 Per Sack )	90,000	50,000	275,000	415,000
Water Motor & Pump	35,000	-	-	35,000
Medicine & Vaccine	30,000	-	50,000	80,000
Transport	10,000	5,000	5,000	20,000
Cash in Hand	10,000	-	-	10,000
<b>Total Capital</b>	<b>589,000</b>	<b>55,000</b>	<b>350,000</b>	<b>994,000</b>

# Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	644,000	65
Investor's Investment	350,000	35
<b>Total Investment</b>	<b>994,000</b>	<b>100</b>



# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

Particular	Year 1(BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales Egg 1160 pic	6,960	208,800	2,505,600	7,308	219,240	2,630,880	7,673	230,202	2,762,424
Sales of Layer (1100 pieces*BDT 280)									308,000
<b>Total sales(A):</b>	6,960	208,800	2,505,600	7,308	219,240	2,630,880	7,673	230,202	3,070,424
Cost of Sales:									
1200 Chicks(50 to 55 per chicks)			62,400						65,520
Feeds (150 Kg Per day*32 Tk Per Kg)	4,800	144,000	1,728,000	5,040	151,200	1,814,400	5,292	158,760	1,905,120
Cost of Medicine	500	15,000	180,000	525	15,750	189,000	551	16,538	198,450
<b>Less: Total Cost of Sales (B)</b>	5,300	159,000	1,970,400	5,565	166,950	2,003,400	5,843	175,298	2,169,090
<b>Gross Profit (GP) = [C = (A-B)]</b>	1,660	49,800	535,200	1,743	52,290	627,480	1,830	54,905	901,334
<b>Less: Operating Costs</b>									
Transport		5,000	60,000		5,250	63,000		5,513	66,150
Electricity Bill		1,000	12,000		1,050	12,600		1,103	13,230
Proposed salary Self		10,000	120,000		10,500	126,000		11,025	132,300
Wages 1		6,000	72,000		6,300	75,600		6,615	79,380
Generator Bill		1,500	18,000		1,575	18,900		1,654	19,845
Mobile bill		500	6,000		525	6,300		551	6,615
Other Expenses		2,000	24,000		2,100	25,200		2,205	26,460
<b>Non Cash Item</b>		-	-		-	-		-	-
Depreciation Expenses		1,000	12,000		1,100	13,200		1,210	14,520
<b>Total Operating Cost (D)</b>		27,000	324,000		28,400	340,800		29,875	358,500
<b>(C-D) Net Profit:</b>		<b>22,800</b>	<b>211,200</b>		<b>23,890</b>	<b>286,680</b>		<b>25,030</b>	<b>542,834</b>
Retained Income:			<b>211,200</b>			<b>286,680</b>			<b>542,834</b>

**Notes:** 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 month grace period.



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

	Year (1)	Year (2)	Year (3)
<u>Cash inflow</u>			
Opening Balance	10,000	516,200	652,880
Capital Infusion by UDYOKTA	55,000	-	-
Capital Infusion by Investor	350,000	-	-
Sales	2,505,600	2,630,880	3,070,424
<b>Total Receipts</b>	<b>2,920,600</b>	<b>3,147,080</b>	<b>3,723,304</b>
<u>Cash Outflow</u>			
Cost of goods sold	1,970,400	2,003,400	2,169,090
Operating expenses	324,000	340,800	358,500
Return to investor ( including Transfer fee)	110,000	150,000	160,000
Total payment	2,404,400	2,494,200	2,687,590
<b>Closing Balances</b>	<b>516,200</b>	<b>652,880</b>	<b>1,035,714</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 01
- Ownership in his own name.
- Skill & Experience.

## **W**EAKNESS

- Electricity Problem.
- Transportation Problem.
- Lack of Sufficient Capital.

## **O**PPORTUNITIES

- Local Demand;
- Investor's money will be payback in three years.
- Local Veterinary Doctors.

## **T**HREATS

- Theft;
- Virus.
- Bird flue.
- Bacterial Attack.

Presented at 7<sup>th</sup> SB Ex. Design Lab on 1<sup>st</sup> of  
September, 2015 at Grameen Kalyan

Thank you

# Pictures

# My Farm Picture







**Thank You**