



**Grameen Kalyan**

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



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

Name and address	:	Md. Moniruzzaman Vill: Kandania, Post: Kandania, Upazilla : Fulbaria , District: Mymensingh
Age	:	25 Years
Marital status	:	Married.(1 son)
No. of siblings:	:	2 (two) 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	:	Most: Hajera Begum
(iii) Father's name	:	Md: A B Siddique.
(iv) GB member's info	:	Branch: Asim, Fulbaria ,Group # 02, Centre # 55/M, Loan no. 3770, Member since: 2005, First loan: 10,000 Tk. Last loan:30,000, Outstanding: All paid.
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	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.)	:	Fish 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 5 years practical experience in layer rearing but he has no institutional training on layer rearing.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01688-687966
National ID Number	:	Nil
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT=10,000 (Ten thousand) and used the money in fish business. Gradually several times she took GB loan and utilized money in layer farm.

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

Project's Name	:	Monir Layer Farm.
Address/ Location	:	Kandania, Asim, Fulbaria, Mymensingh.
Total Investment	:	<b>BDT = 9,93,750</b>
Financing	:	Self financing: BDT = 793,750 (Existing business & cash) Required Investment: BDT= 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Nil</b>
Proposed Salary	:	<b>BDT= 7,000</b> (seven thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an on going project by rearing 1250 baby chicken layer;</li> <li>➤ 1250 baby chicks are rearing since last two months;</li> <li>➤ Fund needs for layer shade, feed, medicine and layer case;</li> <li>➤ One employee per month Tk. 4000;</li> <li>➤ Estimated price of egg about @ Tk. 6.75 per piece;</li> <li>➤ Estimated egg production per day 1150 piece;</li> <li>➤ Estimated egg &amp; layer sales per cycle about @ Tk 45,13,750;</li> <li>➤ Estimated feed &amp; medicine cost per cycle @ tk 34,93,100;</li> <li>➤ Pay back period is estimated 3 years;</li> <li>➤ Expected date to expand the project is in April,2016.</li> </ul>

# Existing business

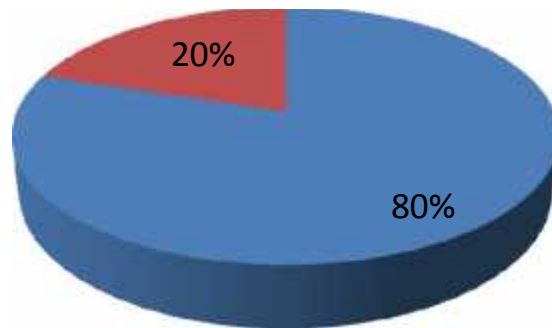
Particulars	Existing Business		
	1 cycle=24 Month		
	Daily	Monthly	Yearly
Estimated Sales Egg (A) 550*6.5	3,575	107,250	1,930,500
sales layer			150,000
<b>Total Sales</b>	<b>3,575</b>	<b>107,250</b>	<b>2,080,500</b>
Feeding cost (60 kg*33 Tk per kg)	1,980	59,400	1,425,600
Cost of Medicine	130	3,900	93,600
baby layer (600*33)			19,800
Total cost of sales	<b>2,110</b>	<b>63,300</b>	<b>1,539,000</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>1,465</b>	<b>43,950</b>	<b>541,500</b>
<b>Less:Operating Costs:</b>			
Transport		600	14,400
Shade rent		1,000	24,000
Electric Bill		200	2,400
Generator/solar		1,000	24,000
Mobile bill		500	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		1,000	24,000
<b>Total Operating Cost (D)</b>		<b>4,300</b>	<b>100,800</b>
<b>(C-D) Net Profit:</b>		<b>39,650</b>	<b>440,700</b>

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

Particulars	Existing Business/NU Investment (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investment in different categories:</b>				
Shade for layer (600(1)+650)(1)	100,000	50,000	50,000	200,000
Case for Layer (600+650)	90,000		100,000	190,000
Out Side Net For Shed	10,000			10,000
Electric Fitting	5,000			5,000
Baby Chicken Layer (1250* 35 pcs)	43,750	-	-	43,750
Feed (1800 Per Sack )	145,000	240,000	50,000	435,000
Water Motor & Pump	15,000		-	15,000
Medicine & Vaccine	25,000	50,000		75,000
Cash in Hand	20,000	-	-	20,000
<b>Total Capital</b>	<b>453,750</b>	<b>340,000</b>	<b>200,000</b>	<b>993,750</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	793,750	80
Investor's Investment	200,000	20
<b>Total Investment</b>	<b>993,750</b>	<b>100</b>



■ Entrepreneur's Contribution

■ Investor's Investment



## ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particular	1st Cycle =24 Month			2nd Cycle=24 Month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales Egg 1150*6.75	7,763	232,875	4,191,750	8,539	256,163	4,610,925
Sales of Layer (1150 pieces*BDT 280)			322,000			322,000
<b>Total sales(A):</b>	<b>7,763</b>	<b>232,875</b>	<b>4,513,750</b>	<b>8,539</b>	<b>256,163</b>	<b>4,932,925</b>
Baby layer (1250*35)			87,500			50,000
Feeds (140 Kg Per day*32 Tk Per Kg)	4,480	134,400	3,225,600	4,704	141,120	3,386,880
Cost of Medicine	250	7,500	180,000	263	7,875	94,500
<b>Less: Total Cost of Sales (B)</b>	<b>4,730</b>	<b>141,900</b>	<b>3,493,100</b>	<b>4,967</b>	<b>148,995</b>	<b>3,531,380</b>
<b>Gross Profit (GP) = [C = (A-B)]</b>	<b>3,033</b>	<b>90,975</b>	<b>1,020,650</b>	<b>3,572</b>	<b>107,168</b>	<b>1,401,545</b>
<b>Less: Operating Costs</b>						
Transport		1,000	24,000		1,050	12,600
Proposed salary Self		7,000	168,000		7,350	176,400
Wages 1		4,000	96,000		4,200	100,800
Electric bill/solar		1,100	26,400		1,155	27,720
Mobile bill		500	12,000		525	12,600
Other Expenses		500	12,000		525	12,600
<b>Non Cash Item</b>		-	-		-	-
Depreciation Expenses		2,000	48,000		2,200	52,800
<b>Total Operating Cost (D)</b>		<b>16,100</b>	<b>386,400</b>		<b>17,005</b>	<b>395,520</b>
<b>(C-D) Net Profit:</b>		<b>74,875</b>	<b>634,250</b>		<b>90,163</b>	<b>1,006,025</b>
Retained Income:			<b>634,250</b>			<b>1,006,025</b>

**Notes:** 1. Agreed Grace period: 6 Months.

2. **Investment Payback schedule:** Quarterly installment including ownership transfer fee after 6 months grace period.

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

	1st cycle=24 Month	2nd Cycle=24 Month
<b><u>Cash inflow:</u></b>		
Opening Balance	20,000	1,034,250
Capital Infusion by UDYOKTA	340,000	-
Capital Infusion by Investor	200,000	-
Sales	<b>4,513,750</b>	<b>4,932,925</b>
<b>Total Receipts</b>	<b>5,073,750</b>	<b>5,967,175</b>
<b><u>Cash Outflow:</u></b>		
Cost of goods sold	<b>3,493,100</b>	<b>3,531,380</b>
Operating expenses	386,400	395,520
Return to investor ( including Transfer fee)	160,000	80,000
Total payment	4,039,500	4,006,900
<b>Closing Balances</b>	<b>1,034,250</b>	<b>1,960,275</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 01
- Trade License: Own name;
- Skill & Experience: 5 years.

## **W**EAKNESS

- 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;
- Scarcity of feeds.

Presented at 15<sup>th</sup> Ex. SB Design Lab on March 13,  
2016 at Grameen Kalyan

Thank you

# Pictures











# Me & my Mother



# Trade License

**Thank You**