



Grameen Kalyan

Proposed NU Business Name: Atiya Layer Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Murad Mullah. Vill: Nangolshemul, Post: Kandania, Upazilla : Fulbaria , District: Mymensingh.
Age	:	20 Years
Marital status	:	Married.
Children	:	1(One) Daughter.
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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Momotaj Begum. Md. Lal Mia. Branch: Motbari Trishal ,Group # 09, Centre # 26/M, Loan no. 3438, Member since: 2008, First loan: 6,000 Tk. Last loan:40,000, Outstanding: Nil.
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	:	Father No Nil Nil Nil
Education, till to date	:	HSC.

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 5 years practical experience in this business.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01623845743
National ID Number	:	19966112011012552
NU Project Source/Reference	:	GK/Trishal Unit/Md. Aminul Islam (2348).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT=6,000 (Six thousand) and used the money in agriculture farming. Gradually several times she took GB loan and utilized in her husband's business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

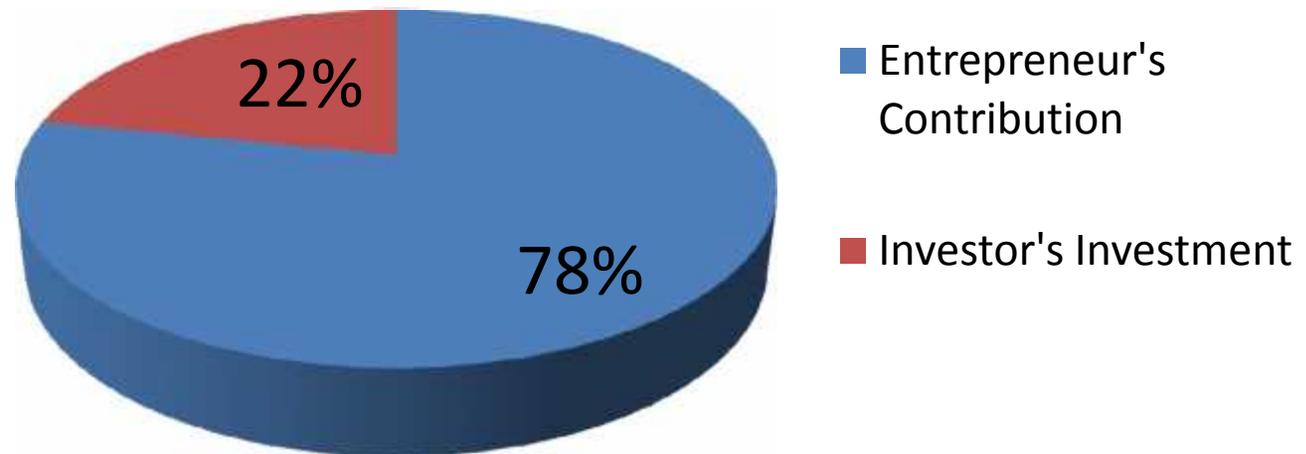
Project's Name	:	Atiya Layer Farm.
Address/ Location	:	Nangolshemul, Fulbaria, Mymensingh.
Total Investment	:	BDT = 9,18,000
Financing	:	Self financing: BDT =7,18,000(Existing business) Required Investment: BDT= 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT= 8,000 (Eight thousand) Employee-1= 6,000 (six thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an ongoing project for rearing 1200 baby chicken layer; ➤ Fund needs for layer feed & layer case; ➤ One employee per month Tk. 6000; ➤ Estimated price of egg about @ Tk. 7.00 Per piece; ➤ Estimated egg production per day 1140 piece; ➤ Estimated egg & layer sales per cycle about @ Tk. 47,29,200; ➤ Estimated feed & medicine cost per cycle @ Tk. 31,39,200. ➤ Pay back period is estimated 3 years;

PRESENT & PROPOSED PROJECTION INVESTMENT BREAKDOWN

Particulars	Existing Business/NU Investment (BDT)(1)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investment in different categories:				
Shade for layer	200,000			200,000
Case for Layer			160,000	160,000
Out side net for Shed	20,000			20,000
Electric Fittings	8,000			8,000
Baby Chicken Layer (1200*100 piece)	120,000		-	120,000
Feed (1600 Per Pack)	130,000	180,000	40,000	350,000
Water Motor & Pump	25,000		-	25,000
Medicine & Vaccine		20,000		20,000
Transport	5,000		-	5,000
Cash in Hand	10,000	-	-	10,000
Total Capital	518,000	200,000	200,000	918,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	718,000	78
Investor's Investment	200,000	22
Total Investment	918,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particular	1st Cycle =24 Month			2nd Cycle=24 Month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales Egg 1140*7.00	7,980	239,400	4,309,200	8,778	263,340	4,740,120
Sales of Layer (1120 pieces*BDT 375)			420,000			420,000
Total sales(A):	7,980	239,400	4,729,200	8,778	263,340	5,160,120
Baby layer			240,000			120,000
Feeds (130 Kg Per day*32 Tk Per Kg)	4,160	124,800	2,995,200	4,368	131,040	3,144,960
Cost of Medicine	200	6,000	144,000	210	6,300	75,600
Less: Total Cost of Sales (B)	4,360	130,800	3,379,200	4,578	137,340	3,340,560
Gross Profit (GP) = [C = (A-B)]	3,620	108,600	1,350,000	4,200	126,000	1,819,560
Less: Operating Costs						
Transport		1,000	24,000		1,050	12,600
Proposed salary Self		8,000	192,000		8,400	201,600
Wages 1		6,000	144,000		6,300	151,200
Electric bill		1,500	36,000		1,575	37,800
Generator bill		1,000	24,000		1,050	18,900
Mobile bill		500	12,000		525	12,600
Other Expenses		500	12,000		525	12,600
Non Cash Item		-	-		-	-
Depreciation Expenses		2,000	48,000		2,200	52,800
Total Operating Cost (D)		20,500	492,000		21,625	500,100
(C-D) Net Profit:		88,100	858,000		104,375	1,319,460
Retained Income:			858,000			1,319,460

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
<u>Cash inflow</u>		
Opening Balance	10,000	1,108,000
Capital Infusion by UDYOKTA	200,000	-
Capital Infusion by Investor	200,000	-
Sales	4,729,200	5,160,120
Total Receipts	5,139,200	6,268,120
<u>Cash Outflow</u>		
Cost of goods sold	3,379,200	3,340,560
Operating expenses	492,000	500,100
Return to investor	160,000	80,000
Total payment	4,031,200	3,920,660
Closing Balance	1,108,000	2,347,460

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Employee:1
- Trade License: Own name
- Skill & Experience-05 years.

WEAKNESS

- Lack of Sufficient Capital.

OPPORTUNITIES

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

THREATS

- Theft;
- Virus/ Bird flue;
- Scarcity of feeds.

Presented at 26th Ex. SB Design Lab on 16th July ,
2016 at Grameen Kalyan

Thank you

My Farm's Picture













NU with his Mother



Thank You