



**Grameen Kalyan**

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



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

Name and address	:	Md. Moshikur Rahman Vill: Natuapara, Post: Debgram, Upazilla : Fulbaria , District: Mymensingh
Age	:	22 Years
Marital status	:	Married.
Children	:	1 (Son)
No. of siblings:	:	1 brother and 1 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Most: Murshida Beghum Md: Shohidullah. Branch: Fulbaria ,Group # 01, Centre # 56/M, Loan no. 6301, Member since: 2000, First loan: 5,000 Tk. Last loan:20,000, Outstanding:4000.
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	:	My father paying GB loan installment No Nil Nil Nil
Education, till to date	:	B A

## ***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.)	:	He has no institutional training but 2 Months 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	:	01715-960919
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 2000. At first she took GB loan BDT=5,000 (five thousand) and used the money in agriculture farming. Gradually several times she took GB loan and utilized in her husband's business & agriculture farming.

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

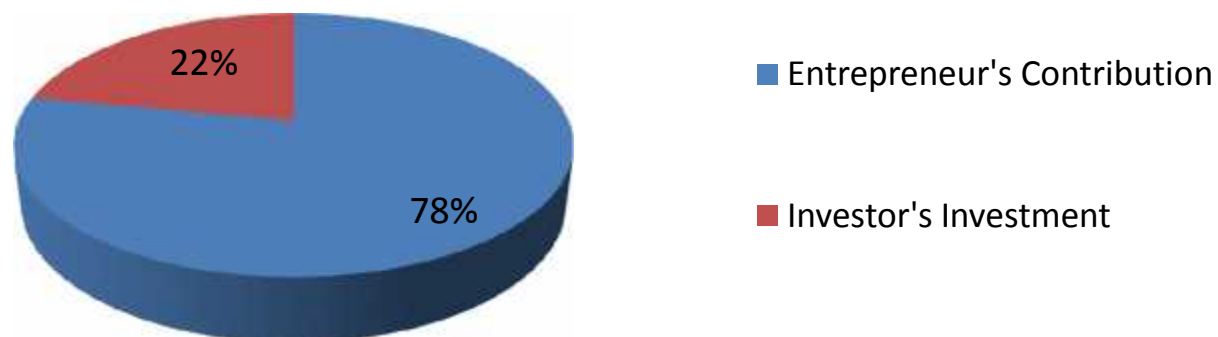
Project's Name	:	Moshikur Layer Farm.
Address/ Location	:	Natuapara, Debgram, Fulbaria, Mymensingh.
Total Investment	:	<b>BDT = 9,06000</b>
Financing	:	Self financing: BDT = 7,06000 (Existing business & cash) Required Investment: BDT= 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Nil</b>
Proposed Salary	:	<b>BDT= 5,000</b> (five thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to buy layer case &amp; layer feed;</li> <li>➤ 1100 baby chicks are rearing since last two months;</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 1050 piece;</li> <li>➤ Estimated egg &amp; layer sales per cycle about @ Tk 41,07,250;</li> <li>➤ Estimated feed &amp; medicine cost per cycle @ tk 33,69,600</li> <li>➤ Pay back period is estimated 3 years;</li> <li>➤ Expected date to start the project is in early, 2016.</li> </ul>

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

Particulars	Existing Business/NU Investment (BDT)(1)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
<b>Investment in different categories:</b>				
Shade for layer	160,000			160,000
Case for Layer (egg)			160,000	160,000
Out Side Net For Shed	20,000			20,000
Electric Fitting	15,000			15,000
Baby Chicken Layer (1100* 60 pcs)	66,000	-	-	66,000
Feed (1935 Per Sack )	60,000	250,000	40,000	350,000
Water Motor & Pump	20,000		-	20,000
Medicine & Vaccine	40,000	60,000		100,000
Transport	5,000		-	5,000
Cash in Hand	10,000	-	-	10,000
<b>Total Capital</b>	<b>396,000</b>	<b>310,000</b>	<b>200,000</b>	<b>906,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	706,000	78
Investor's Investment	200,000	22
<b>Total Investment</b>	<b>906,000</b>	<b>100</b>



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

Particular	1st Cycle =24 Month			2nd Cycle=24 Month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales Egg =1050*6.75	7,088	212,625	3,827,250	7,796	233,888	4,209,975
Sales Layer (1000 pieces*BDT 280)			280,000			280,000
<b>Total sales(A):</b>	<b>7,088</b>	<b>212,625</b>	<b>4,107,250</b>	<b>7,796</b>	<b>233,888</b>	<b>4,489,975</b>
Baby layer			132,000			70,000
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 (average)	200	6,000	144,000	210	6,300	75,600
<b>Less: Total Cost of Sales (B)</b>	<b>4,680</b>	<b>140,400</b>	<b>3,501,600</b>	<b>4,914</b>	<b>147,420</b>	<b>3,532,480</b>
<b>Gross Profit (GP) = [C = (A-B)]</b>	<b>2,408</b>	<b>72,225</b>	<b>605,650</b>	<b>2,882</b>	<b>86,468</b>	<b>957,495</b>
<b>Less: Operating Costs</b>						
Transport		1,000	24,000		1,050	12,600
Proposed salary Self		5,000	120,000		5,250	126,000
Wages 1		4,000	96,000		4,200	100,800
Electric bill		500	12,000		525	12,600
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>13,500</b>	<b>324,000</b>		<b>14,275</b>	<b>330,000</b>
<b>(C-D) Net Profit:</b>		<b>58,725</b>	<b>281,650</b>		<b>72,193</b>	<b>627,495</b>
Retained Income:			<b>281,650</b>			<b>627,495</b>

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

2. Investment Payback schedule: Monthly 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	10,000	651,650
Capital Infusion by UDYOKTA	310,000	-
Capital Infusion by Investor	200,000	-
Sales	<b>4,107,250</b>	<b>4,489,975</b>
<b>Total Receipts</b>	<b>4,627,250</b>	<b>5,141,625</b>
<b><u>Cash Outflow</u></b>		
Cost of goods sold	<b>3,501,600</b>	<b>3,532,480</b>
Operating expenses	324,000	330,000
Return to investor	150,000	90,000
Total payment	3,975,600	3,952,480
<b>Closing Balances</b>	<b>651,650</b>	<b>1,189,145</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 01
- Skill & Experience.

## **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 13<sup>th</sup> Ex. SB Design Lab on 16<sup>th</sup>  
February, 2016 at Grameen Kalyan

Thank you

# Pictures

# My Farm's Picture















# NU picture with mother



**Thank You**