



Grameen Kalyan

Proposed NU Business Name: Abdul Malek Agro Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abu Raihan Vill: Ramnogor, Post: Asim, Upazilla : Fulbaria , District: Mymensingh
Age	:	31 Years
Marital status	:	unmarried.
No. of siblings:	:	1 brother and 3 sister's.
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: Rowsona Begum
(iii) Father's name	:	Md: Abdul Malek
(iv) GB member's info	:	Branch: Asim ,Group # 03, Centre # 21/M, Loan no. 2550, Member since: 2003, First loan: 5,000 Tk. Last loan:20,000, 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	:	SSC

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 training but 3 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	:	01627-743248
National ID Number	:	19946112011000063
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2003. 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

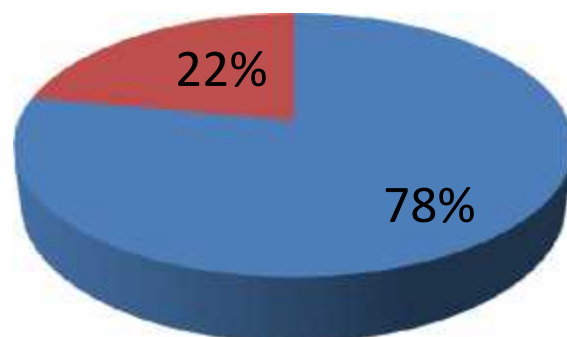
Project's Name	:	Abdul Malek Agro Farm.
Address/ Location	:	Ramnagor, Asim, Fulbaria, Mymensingh.
Total Investment	:	BDT = 9,06000
Financing	:	Self financing: BDT = 7,06000 (Existing business & cash) Required Investment: BDT= 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT= 5,000 (five thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to buy layer case & layer feed; ➤ 1100 baby chicks are rearing since three months; ➤ One employee per month Tk. 4000; ➤ Estimated price of egg about @ Tk. 6.75 per piece; ➤ Estimated egg production per day 1050 piece; ➤ Estimated egg & layer sales per cycle about @ Tk. 41,07,250; ➤ Estimated feed & medicine cost per cycle @ Tk.33,69,600 ➤ Pay back period is estimated 3 years; ➤ Expected date to operate the project as soon as possible,2016.

PRESENT & PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/NU Investment (BDT)(1)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investment in different categories:				
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
Total Capital	396,000	310,000	200,000	906,000

Source of Finance

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



- 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 =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
Total sales(A):	7,088	212,625	4,107,250	7,796	233,888	4,489,975
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
Less: Total Cost of Sales (B)	4,680	140,400	3,501,600	4,914	147,420	3,532,480
Gross Profit (GP) = [C = (A-B)]	2,408	72,225	605,650	2,882	86,468	957,495
Less: Operating Costs						
Transport		1,000	24,000		1,050	12,600
Proposed salary Self		5,000	120,000		5,250	126,000
Worker 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
Non Cash Item		-	-		-	-
Depreciation Expenses		2,000	48,000		2,200	52,800
Total Operating Cost (D)		13,500	324,000		14,275	330,000
(C-D) Net Profit:		58,725	281,650		72,193	627,495
Retained Income:			281,650			627,495

Notes: 1. Agreed Grace period: 4 Months.

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

SWOT ANALYSIS

STRENGTH

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

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 16th Ex. SB Design Lab on March 28,
2016 at Grameen Kalyan

Thank you

Pictures















NU picture with mother



Trade License

ইউপি ফরম-১৩
লাইসেন্স ফি আদায় রেজিস্টার
অর্থ বছর ২০২৫-২০২৬

ক্রমিক নং
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লাইসেন্স
২২নং গোহিন্দপাড়া ইউনিয়ন পরিষদ
মুলবাড়ীয়া উপজেলা
মুন্সিবনগিঃ-২ জেলা
তারিখ: ২৭/০২/১৬

বই নম্বর : ০০২
লাইসেন্স নম্বর : ০০৬

লাইসেন্সধারীর নাম : মোঃ আলেক ওয়ো মর্স
পিতা/স্বামীর নাম : মোঃ মোঃ জেনু রহমান
ঠিকানা : রামনগর, গোহিন্দ, মুলবাড়ীয়া, মুন্সিবনগিঃ-২
পেশার ধরন : মেম্বর ডুরগী
৩০/০৬/২০২৬ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২০০/= কথায় : (একশত টাকা মাত্র)
প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা উক্ত ইউপি এলাকায় চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : 17/02/16

চেয়ারম্যানের দস্তখত
২৭/০২/১৬

Thank You