



**Grameen Kalyan**

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



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

Name and address	:	Md. Shahin Alam Vill: Panjana, Post: Debgram, Upazilla : Fulbaria , District: Mymensingh.
Age	:	28 Years
Marital status	:	Married.
Children	:	one son.
No. of siblings:	:	5 (Five) Brothers.
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: Salaha Khatun
(iii) Father's name	:	Late. Abdul Malek.
(iv) GB member's info	:	Branch: Putijana Fulbaria ,Group # 17, Centre # 37/M, Loan no. 5801/1, Member since: 2010, First loan: 6,000 Tk. Last loan:80,000, Outstanding:78240.
Further Information:	:	
(v) Who pays GB loan installment	:	NU
(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.)	:	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 1 year practical experience in this business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01711519620
National ID Number	:	19886112083000004
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 2010. 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 son business & agriculture farming.

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

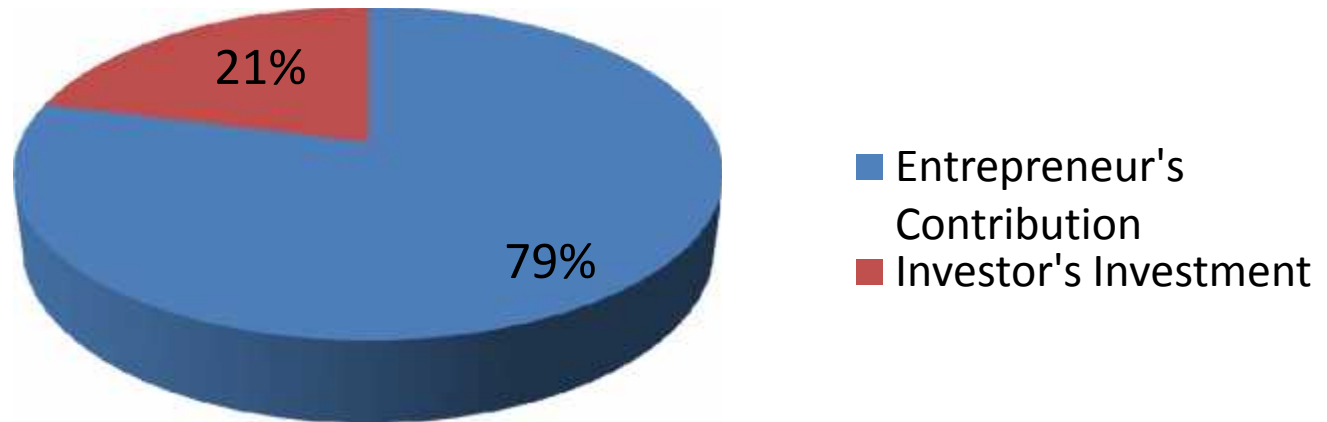
Project's Name	:	<b>Norob Layer Farm.</b>
Address/ Location	:	Panjana,Debgram,Fulbaria, Mymensingh.
Total Investment	:	<b>BDT = 9,50,000</b>
Financing	:	Self financing: BDT = 7,50,000 (Existing business) Required Investment: BDT= 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Nil</b>
Proposed Salary	:	<b>BDT= 5,000</b> (five thousand) <b>Employee-1= 3,000</b> (three thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an ongoing business so the fund need to buy layer case &amp; layer feed;</li> <li>➤ 1000 baby chicks are rearing since last 2.5 months;</li> <li>➤ One employee per month Tk. 3000;</li> <li>➤ Estimated price of egg about @ Tk. 6.75 per piece;</li> <li>➤ Estimated egg production per day 950 piece;</li> <li>➤ Estimated egg &amp; layer sales per cycle about @ Tk.38,05,750;</li> <li>➤ Estimated feed &amp; medicine cost per cycle @ Tk. 32,40,000</li> <li>➤ Pay back period is estimated 3 years;</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)			150,000	150,000
Out Side Net for Shed	20,000			20,000
Electric Fitting	20,000			20,000
Baby Chicken Layer (1000* 100 pcs)	100,000	-	-	100,000
Feed (1845*54 Per Sack )	100,000	230,000	50,000	380,000
Water Motor & Pump	20,000		-	20,000
Medicine & Vaccine	30,000	60,000		90,000
Transport	5,000		-	5,000
Cash in Hand	5,000	-	-	5,000
<b>Total Capital</b>	<b>460,000</b>	<b>290,000</b>	<b>200,000</b>	<b>950,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	750,000	79
Investor's Investment	200,000	21
<b>Total Investment</b>	<b>950,000</b>	<b>100</b>



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

<b>Particular</b>	<b>1st Cycle =24 Month</b>			<b>2nd Cycle=24 Month</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Estimated Sales Egg =950*6.75	6,413	192,375	3,462,750	7,054	211,613	3,809,025
Sales Layer (980 pieces*BDT 350)			343,000			343,000
<b>Total sales(A):</b>	<b>6,413</b>	<b>192,375</b>	<b>3,805,750</b>	<b>7,054</b>	<b>211,613</b>	<b>4,152,025</b>
Baby layer			200,000			100,000
Feeds (120 Kg Per day*36 Tk Per Kg)	4,320	129,600	3,110,400	4,536	136,080	3,265,920
Cost of Medicine (average)	180	5,400	129,600	189	5,670	68,040
<b>Less: Total Cost of Sales (B)</b>	<b>4,500</b>	<b>135,000</b>	<b>3,440,000</b>	<b>4,725</b>	<b>141,750</b>	<b>3,433,960</b>
<b>Gross Profit (GP) = [C = (A-B)]</b>	<b>1,913</b>	<b>57,375</b>	<b>365,750</b>	<b>2,329</b>	<b>69,863</b>	<b>718,065</b>
<b>Less: Operating Costs</b>						
Transport		1,200	28,800		1,260	15,120
Proposed salary Self		5,000	120,000		5,250	126,000
Wages 1		3,000	72,000		3,150	75,600
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		1,000	24,000		1,100	26,400
<b>Total Operating Cost (D)</b>		<b>11,700</b>	<b>280,800</b>		<b>12,335</b>	<b>280,920</b>
<b>(C-D) Net Profit:</b>		<b>45,675</b>	<b>84,950</b>		<b>57,528</b>	<b>437,145</b>
Retained Income:			<b>84,950</b>			<b>437,145</b>

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

**2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 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	5,000	419,950
Capital Infusion by UDYOKTA	290,000	-
Capital Infusion by Investor	200,000	-
Sales	<b>3,805,750</b>	<b>4,152,025</b>
<b>Total Receipts</b>	<b>4,300,750</b>	<b>4,571,975</b>
<b><u>Cash Outflow</u></b>		
Cost of goods sold	<b>3,440,000</b>	<b>3,433,960</b>
Operating expenses	280,800	280,920
Return to investor	160,000	80,000
Total payment	3,880,800	3,794,880
<b>Closing Balances</b>	<b>419,950</b>	<b>777,095</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others : 1
- Skill & Experience.1 year 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 25<sup>th</sup> Ex. SB Design Lab on June 21,  
2016 at Grameen Kalyan

Thank you

# My Farm's Picture

















# NU picture with mother



# Trade License

২নং পুটিজানা ইউনিয়ন পরিষদ  
ফুলবাড়ীয়া, ময়মনসিংহ

উত্তীর্ণ তারিখ: ১০

লাইসেন্স ফি আদায় রেজিস্টার  
২য় অক্টোবর ২০১৫-২০১৬

ISS: **লাইসেন্স**

সিই নম্বর ০২  
লাইসেন্স নম্বর ১৭৫  
লাইসেন্স নম্বর/সংখ্যা নম্বর X

লাইসেন্সধারীর নাম  
পেশা: মোঃ সাজিদ আলম

পিতা/স্বামীর নাম  
শুভ আলম আলম

ঠিকানা: গ্রাম- সাকানা মজরত- ময়মনসিংহ উপাঞ্চল- ফুলবাড়ীয়া- পুটিজানা ইউনিয়ন- ১২।

বিশেষ বর্ণনা  
বিহার সুস্থী শালনা।

তরফ  
৩০ মো জু/মট/৫ লক মিল।  
(ব্যাংক)

ফি আদানের পরিমাণ টাকা = ২০০/-

স্বাক্ষর  
সাকানা মজরত

স্বাক্ষর  
চেয়ারম্যান

**Thank You**