



**Grameen Kalyan**

**Proposed NU Business Name: Rojoni Gondha Layer Farm**



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

Name and address	:	Md. Riajul Islam. Vill: kandaniea, Post: Fulbaria, Upazilla : Fulbaria , District: Mymensingh
Age	:	29 Years
Marital status	:	Married.
No. of siblings:	:	4 (Four) Brothers and 4 (Four) 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: Nasima Begum
(iii) Father's name	:	Md: Aslam Hossain.
(iv) GB member's info	:	Branch: Motbari trishal ,Group # 02, Centre # 26/M, Loan no. 2550, Member since: 2011, First loan: 30,000 Tk. Last loan:60,000, Outstanding:00.
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	:	S.S.C

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture farming
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 4 years practical experience in this business.
Other Own/Family Sources of Income	:	From agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01926628256
National ID Number	:	6112029500610
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT=30,000 (Thirty thousand) and used the money in agriculture farming. Gradually several times she took GB loan and utilized in her business.

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

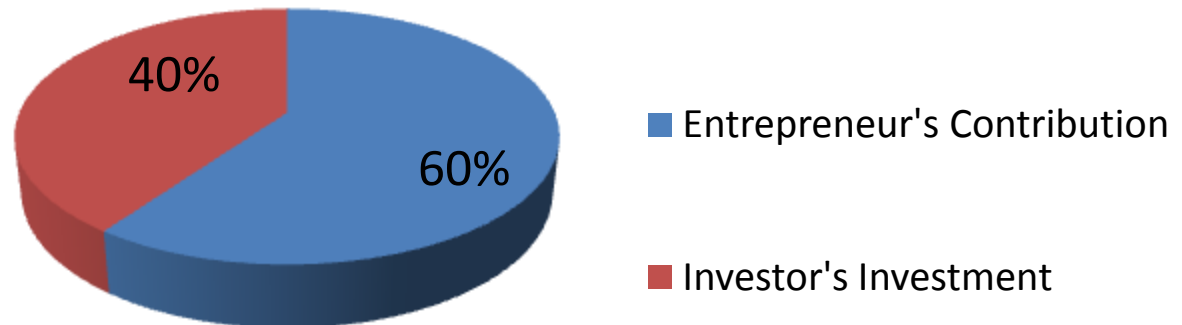
Project's Name	:	Rojoni Gondha Layer Farm.
Address/ Location	:	Kandania, Fulbaria, Mymensingh.
Total Investment	:	<b>BDT = 9,96,000</b>
Financing	:	Self financing: BDT = 5,96,000 (Existing business & cash) Required Investment: BDT= 4,00,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Nil</b>
Proposed Salary	:	<b>BDT= 10,000</b> (Ten Thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ The project started with a Layer Farm;</li> <li>➤ 1350 baby chicks are rearing since last two months;</li> <li>➤ Fund needs for feeds, Medicine and layer case;</li> <li>➤ One employee, per month Tk. 7000;</li> <li>➤ Estimated price of egg about @ Tk. 6 Per piece;</li> <li>➤ Estimated Sales per month about @ Tk.2,25,900;</li> <li>➤ Estimated Net Profit per month is about @ Tk. 28,880;</li> <li>➤ Pay back period is estimated 3 years;</li> </ul>

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

Particulars	Existing Business/NU Investment (BDT)	Proposed Business (BDT)		Total (BDT)
		1	2	
<b>Investment in different categories:</b>		<b>NU</b>	<b>Investor</b>	
Shade for layer	150,000	-	-	150,000
Case (Shelf) for layer	-	50,000	100,000	150,000
Out side net for shade	-	10,000	10,000	20,000
Electric Fitting	2,000	20,000	10,000	32,000
Baby Layer (1350 pcs* tk 51)	69,000	-	-	69,000
Feed (1935 Per Sack )	80,000	100,000	250,000	430,000
Water Motor & Pump	-	20,000	-	20,000
Medicine & Vaccine	35,000	35,000	30,000	100,000
Transport	10,000	5,000	-	15,000
Cash in Hand	10,000	-	-	10,000
<b>Total Capital</b>	<b>356,000</b>	<b>240,000</b>	<b>400,000</b>	<b>996,000</b>

# Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	596,000	60
Investor's Investment	400,000	40
<b>Total Investment</b>	<b>996,000</b>	<b>100</b>



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

Particular	Year 1(BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales Egg (1255 pieces)	7,530	225,900	2,710,800	7,907	237,195	2,846,340	8,302	249,055	2,988,657
Sales of Layer (1250 pieces*BDT 280)									350,000
<b>Total sales(A):</b>	7,530	225,900	2,710,800	7,907	237,195	2,846,340	8,302	249,055	3,338,657
Cost of Sales:									
1350 Chicks(50 to 55 per chicks)			69,000						75,000
Feeds (162 Kg Per day*32 Tk Per Kg)	5,184	155,520	1,866,240	5,443	163,296	1,959,552	6,185	185,550	2,226,600
Cost of Medicine	500	15,000	180,000	525	15,750	189,000	551	16,538	198,450
<b>Less: Total Cost of Sales (B)</b>	5,684	170,520	2,115,240	5,968	179,046	2,148,552	6,736	202,088	2,500,050
<b>Gross Profit (GP) = [C = (A-B)]</b>	1,846	55,380	595,560	1,938	58,149	697,788	1,566	46,967	838,607
<b>Less: Operating Costs</b>									
Transport		4,000	48,000		4,200	50,400		4,410	52,920
Proposed salary Self		10,000	120,000		10,500	126,000		11,025	132,300
Wages 1		7,000	84,000		7,350	88,200		7,718	92,610
Generator Bill		2,000	24,000		2,100	25,200		2,205	26,460
Mobile bill		500	6,000		525	6,300		551	6,615
Other Expenses		2,000	24,000		2,100	25,200		2,205	26,460
<b>Non Cash Item</b>		-	-		-	-		-	-
Depreciation Expenses		1,000	12,000		1,100	13,200		1,210	14,520
<b>Total Operating Cost (D)</b>		26,500	318,000		27,875	334,500		29,324	351,885
<b>(C-D) Net Profit:</b>		<b>28,880</b>	<b>277,560</b>		<b>30,274</b>	<b>363,288</b>		<b>17,644</b>	<b>486,722</b>
Retained Income:			<b>277,560</b>			<b>363,288</b>			<b>486,722</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.)***

	Year (1)	Year (2)	Year (3)
<b><u>Cash inflow</u></b>			
Opening Balance	10,000	807,560	1,020,848
Capital Infusion by UDYOKTA	240,000	-	-
Capital Infusion by Investor	400,000	-	-
Sales	2,710,800	2,846,340	3,338,657
<b>Total Receipts</b>	<b>3,360,800</b>	<b>3,653,900</b>	<b>4,359,505</b>
<b><u>Cash Outflow</u></b>			
Cost of goods sold	2,115,240	2,148,552	2,500,050
Operating expenses	318,000	334,500	351,885
Return to investor ( including Transfer fee)	120,000	150,000	210,000
Total payment	2,553,240	2,633,052	3,061,935
<b>Closing Balances</b>	<b>807,560</b>	<b>1,020,848</b>	<b>1,297,570</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 01
- Ownership in his own name;
- Skill & Experience.

## **W**EAKNESS

- Electricity Problem;
- Transportation Problem;
- 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 87<sup>th</sup> SB Design Lab on July 11, 2015 at  
Yunus Centre

Thank you

# Pictures

# My Farm's Picture













# New Shade Picture



**Thank You**