



Grameen Kalyan

Proposed NU Business Name: Mostofa Layer Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mostofa Kamal Vill: Konabakhail, Post: Sankivanga, Upazilla : Trishal , District: Mymensingh
Age	:	25 Years
Marital status	:	unmarried.
No. of siblings:	:	1 brother and 2 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: Amena Khatun
(iii) Father's name	:	Md: Shofikul Islam.
(iv) GB member's info	:	Branch: Motbari trishal ,Group # 10, Centre # 14/M, Loan no. 7325, Member since: 2006, First loan: 5,000 Existing loan:50,000, Outstanding:3549.
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	:	HSC

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Fisheries
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 2 years practical experience in this layer business.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01735-307870
National ID Number	:	19916119463000357
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. 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

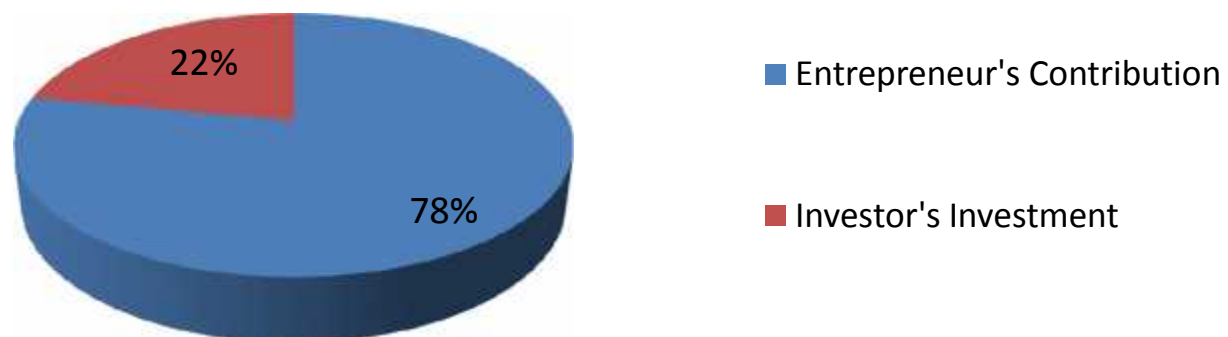
Project's Name	:	Mostofa Layer Farm.
Address/ Location	:	Konabakhail Paspara, Trishal, Mymensingh.
Total Investment	:	BDT = 9,06000
Financing	:	Self financing: BDT = 7,06000 (Existing business & cash) Required Investment: BDT= 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Self- BDT 5,000 (five thousand) Employee-BDT,4000
Proposed Salary	:	Self- BDT 10,000 (ten thousand) Employee-BDT,4000
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; ➤ 1200 baby chicks are rearing since last two months; ➤ One employee per month Tk. 4000; ➤ Estimated price of egg about @ Tk. 6.75 per piece; ➤ Estimated egg production per day 1100 piece; ➤ Estimated egg & layer sales per cycle about @ Tk 43,17,500; ➤ Estimated feed & medicine cost per cycle @ tk 35,01,600 ➤ Pay back period is estimated 3 years; ➤ Expected date to start the project is in April,2016.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/NU Investment (BDT)(1)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investment in different categories:		NU	Investor	
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 (1200* 55 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



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particular	1st Cycle =24 Month			2nd Cycle=24 Month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales Egg =1100*6.75	7,425	222,750	4,009,500	8,168	245,025	4,410,450
Sales Layer (1100 pieces*BDT 280)			308,000			308,000
Total sales(A):	7,425	222,750	4,317,500	8,168	245,025	4,718,450
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)]	2,745	82,350	815,900	3,254	97,605	1,185,970
Less: Operating Costs						
Transport		1,000	24,000		1,050	12,600
Proposed salary Self		10,000	240,000		10,500	252,000
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
Non Cash Item		-	-		-	-
Depreciation Expenses		2,000	48,000		2,200	52,800
Total Operating Cost (D)		18,500	444,000		19,525	456,000
(C-D) Net Profit:		63,850	371,900		78,080	729,970
Retained Income:			371,900			729,970

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	741,900
Capital Infusion by UDYOKTA	310,000	-
Capital Infusion by Investor	200,000	-
Sales	4,317,500	4,718,450
Total Receipts	4,837,500	5,460,350
<u>Cash Outflow:</u>		
Cost of goods sold	3,501,600	3,532,480
Operating expenses	444,000	456,000
Return to investor (including Transfer fee)	150,000	90,000
Total payment	4,095,600	4,078,480
Closing Balances	741,900	1,381,870

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 01;
- Skill & Experience:2 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 15th Ex. SB Design Lab on March 13,
2016 at Grameen Kalyan

Thank you

Pictures















Thank You