



Grameen Kalyan

Proposed NU Business Name: Uzzal Layer Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Uzzal Vill: Kandania, Post: Kandania, Upazilla : Fulbaria , District: Mymensingh
Age	:	22 Years
Marital status	:	Married.
No. of siblings:	:	2 brother'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: Lotifa Khatun
(iii) Father's name	:	Late.Abdul Mannan
(iv) GB member's info	:	Branch: Asim ,Group # 02, Centre # 22/M, Loan no. 2145, Member since: 2010, First loan: 10,000 Tk. Existing loan:75,000, Outstanding:37900.
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.)	:	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 2 years practical experience in this business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01628-042849
National ID Number	:	19946112029000269
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT=10,000 (ten 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

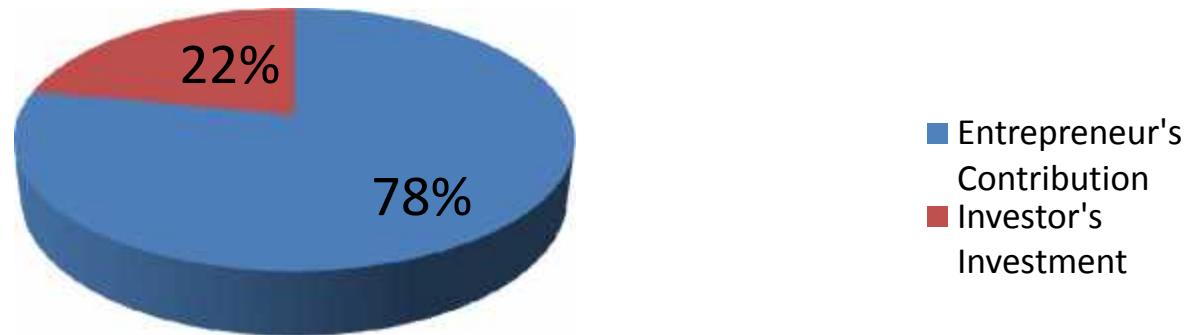
Project's Name	:	Uzzal Layer Farm .
Address/ Location	:	Kandania, Asim, Fulbaria, Mymensingh.
Total Investment	:	BDT = 9,12,000
Financing	:	Self financing: BDT = 7,12,000 (Existing business & cash) Required Investment: BDT= 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT= 5,000 (five thousand) 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; ➤ 1100 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 1050 piece; ➤ Estimated egg & layer sales per cycle about @ Tk. 41,07,250; ➤ Estimated feed & medicine cost per cycle @ Tk. 35,09,600 ➤ Pay back period is estimated 3 years; ➤ Expected date to operate the project as soon as possible, 2016.

PRESENT & PROPOSED 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* 70 piecs)	77,000	-	-	77,000
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
Cash in Hand	10,000	-	-	10,000
Total Capital	402,000	310,000	200,000	912,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	712,000	78
Investor's Investment	200,000	22
Total Investment	912,000	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 =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			140,000			80,000
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	3,509,600	4,914	147,420	3,542,480
Gross Profit (GP) = [C = (A-B)]	2,408	72,225	597,650	2,882	86,468	947,495
Less: Operating Costs						
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
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	273,650		72,193	617,495
Retained Income:			273,650			617,495

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	643,650
Capital Infusion by UDYOKTA	310,000	-
Capital Infusion by Investor	200,000	-
Sales	4,107,250	4,489,975
Total Receipts	4,627,250	5,133,625
<u>Cash Outflow</u>		
Cost of goods sold	3,509,600	3,542,480
Operating expenses	324,000	330,000
Return to investor (including Transfer fee)	150,000	90,000
Total payment	3,983,600	3,962,480
Closing Balances	643,650	1,171,145

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



Thank You