



**Grameen Kalyan**

**Proposed NU Business Name: Dhrubo Agro Layer Farm**



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

Name and address	:	Abul Khayer Mohammad Badrul Alam. Vill: Nangolshemul, Post: Kandania, Upazila : Fulbaria , District: Mymensingh.
Age	:	32 Years
Marital status	:	Married.
Children	:	One Son.
No. of siblings:	:	2(Two) Brothers & 1 Sister.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Aleya Begum.</p> <p>Late. Abul Bashar.</p> <p>Branch: Motbari Trishal ,Group # 05, Centre # 26/M, Loan no. 2244, Member since: 1992, First loan: 2,000 Tk. Last loan:176,000, Outstanding: Nil.</p>
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	M.S.C

## ***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 3 years 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	:	01713500034
National ID Number	:	6112011484871
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 1992. At first she took GB loan BDT=2,000 (Two thousand) and used the money in agriculture farming. Gradually several times she took GB loan and utilized in her husband's business.

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

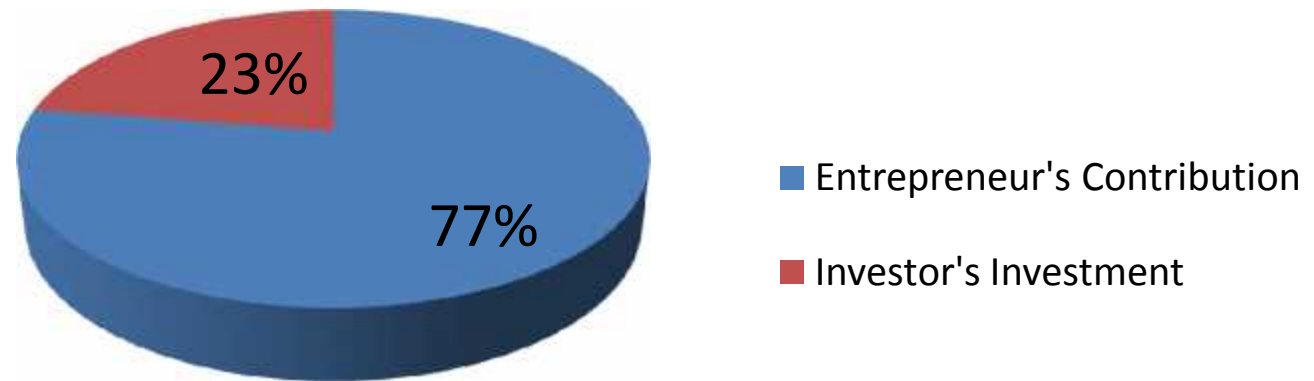
Project's Name	:	<b>Dhrubo Agro Layer Farm.</b>
Address/ Location	:	Nangolshemul, Fulbaria, Mymensingh.
Total Investment	:	<b>BDT = 8,88,000</b>
Financing	:	Self financing: BDT =6,88,000(Existing business) Required Investment: BDT= 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Nil</b>
Proposed Salary	:	<b>BDT= 8,000</b> (Eight thousand) Employee-1= 6,000 (Six thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an ongoing project for rearing 1200 baby chicken layer;</li> <li>➤ Fund needs for layer feed ;</li> <li>➤ One employee per month Tk. 6000;</li> <li>➤ Estimated price of egg about @ Tk. 7.00 Per piece;</li> <li>➤ Estimated egg production per day 1140 piece;</li> <li>➤ Estimated egg &amp; layer sales per cycle about @ Tk. 47,29,200;</li> <li>➤ Estimated feed &amp; medicine cost per cycle @ Tk. 31,39,200.</li> <li>➤ Pay back period is 3 years;</li> <li>➤ Expected date to start the project in as soon as possible.</li> </ul>

## ***PRESENT & PROPOSED PROJECTION INVESTMENT BREAKDOWN***

Particulars	Existing Business/NU Investment (BDT)(1)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investment in different categories:				
Shade for layer	200,000			200,000
Case for Layer (old)	100,000			100,000
Out Side Net for Shed	20,000			20,000
Electric Fittings	8,000			8,000
Baby Chicken Layer (1200*100 pieces)	120,000		-	120,000
Feed (1600 Per Sack )	130,000	50,000	200,000	380,000
Water Motor & Pump	25,000		-	25,000
Medicine & Vaccine		20,000		20,000
Transport	5,000		-	5,000
Cash in Hand	10,000	-	-	10,000
<b>Total Capital</b>	<b>618,000</b>	<b>70,000</b>	<b>200,000</b>	<b>888,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	688,000	77
Investor's Investment	200,000	23
<b>Total Investment</b>	<b>888,000</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 1140*7.00	7,980	239,400	4,309,200	8,778	263,340	4,740,120
Sales of Layer (1120 pieces*BDT 375)			420,000			420,000
<b>Total sales(A):</b>	<b>7,980</b>	<b>239,400</b>	<b>4,729,200</b>	<b>8,778</b>	<b>263,340</b>	<b>5,160,120</b>
Baby layer			240,000			120,000
Feeds (130 Kg Per day*32 Tk. Per Kg)	4,160	124,800	2,995,200	4,368	131,040	3,144,960
Cost of Medicine	200	6,000	144,000	210	6,300	75,600
<b>Less: Total Cost of Sales (B)</b>	<b>4,360</b>	<b>130,800</b>	<b>3,379,200</b>	<b>4,578</b>	<b>137,340</b>	<b>3,340,560</b>
<b>Gross Profit (GP) = [C = (A-B)]</b>	<b>3,620</b>	<b>108,600</b>	<b>1,350,000</b>	<b>4,200</b>	<b>126,000</b>	<b>1,819,560</b>
<b>Less: Operating Costs</b>						
Transport		1,000	24,000		1,050	12,600
Proposed salary Self		10,000	240,000		10,500	252,000
Wages 1		6,000	144,000		6,300	151,200
Electric bill		1,200	28,800		1,260	30,240
Generator bill		1,000	24,000		1,050	18,900
Mobile bill		500	12,000		525	12,600
Other Expenses		500	12,000		525	12,600
<b>Non Cash Item</b>		-	-		-	-
Depreciation Expenses		2,000	48,000		2,200	52,800
<b>Total Operating Cost (D)</b>		<b>22,200</b>	<b>532,800</b>		<b>23,410</b>	<b>542,940</b>
<b>(C-D) Net Profit:</b>		<b>86,400</b>	<b>817,200</b>		<b>102,590</b>	<b>1,276,620</b>
Retained Income:			<b>817,200</b>			<b>1,276,620</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.)***

	1st cycle=24 Month	2nd Cycle=24 Month
<b><u>Cash inflow</u></b>		
Opening Balance	10,000	937,200
Capital Infusion by UDYOKTA	70,000	-
Capital Infusion by Investor	200,000	-
Sales	<b>4,729,200</b>	<b>5,160,120</b>
<b>Total Receipts</b>	<b>5,009,200</b>	<b>6,097,320</b>
<b><u>Cash Outflow</u></b>		
Cost of goods sold	<b>3,379,200</b>	<b>3,340,560</b>
Operating expenses	532,800	542,940
Return to investor	160,000	80,000
Total payment	4,072,000	3,963,500
<b>Closing Balance</b>	<b>937,200</b>	<b>2,133,820</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Employee:1
- Trade License: Own name
- Skill & Experience-03 years.

## **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 30<sup>th</sup> Ex. SB Design Lab on 10<sup>th</sup> August,  
2016 at Grameen Kalyan.

Thank you

# My Farm's Picture

















# NU with his mother



# Trade License

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০১৬-২০১৭

ক্রমিক নং  
৬৬৬

লাইসেন্স

স্বতন্ত্র মোড়িমপাড়িয়া ইউনিয়ন পরিষদ  
স্বতন্ত্র পঞ্চায়েত  
স্বতন্ত্র পঞ্চায়েত-২  
তারিখ: ২/৮/২০১৬

বই নম্বর: ০০২

লাইসেন্স নম্বর: ০০২

লাইসেন্সধারীর নাম: মোঃ হোসেন মোঃ হোসেন খান

পিতা/স্বামীর নাম: মোঃ হোসেন মোঃ হোসেন মোঃ হোসেন (স্বতন্ত্র)

ঠিকানা: মোঃ হোসেন মোঃ হোসেন, স্বতন্ত্র পঞ্চায়েত-২

পেশার ধরন: মোঃ হোসেন মোঃ হোসেন, স্বতন্ত্র পঞ্চায়েত-২

৩০/০৬/২০১৭ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা: ২০০/-

কথায়: মোঃ হোসেন মোঃ হোসেন

প্রাপ্ত হয়ে তার ব্যবসা/দুর্ভি/পেশা

২/৮/২০১৬

২/৮/২০১৬

**Thank You**