



Grameen Kalyan

Proposed NU Business Name: Anamul Layer Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Anamul Haque Vill: Kushmail Dewnaiper, Post: Fulbaria, Upazilla : Fulbaria , District: Mymensingh
Age	:	21 Years
Marital status	:	Married.
Children	:	No
No. of siblings:	:	3 (three) Brothers and 3 (three) sisters.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Most: Lutfur nahar Md: Jomshed Ali. Branch: Fulbaria ,Group # 08, Centre # 2/M, Loan no. 7073, Member since: 2010, First loan: 10,000 Tk. Last loan:15,000, Outstanding:4000.
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	:	My father paying GB loan installment No Nil Nil Nil
Education, till to date	:	H.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Driving (rent a car)
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	2 years practical experience in this business and He has institutional training on layer and poultry from Youth Development in Mymensingh.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01723-107602
National ID Number	:	Nil
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.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Anamul Layer Farm.
Address/ Location	:	Kushmail, Fulbaria, Mymensingh.
Total Investment	:	BDT = 9,61,275
Financing	:	Self financing: BDT = 7,61,275 (Existing business & cash) Required Investment: BDT= 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT= 8,000 (eight thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going project by rearing 1300 baby chicken layer; ➤ 1300 baby chicks are rearing since last two months; ➤ Fund needs for layer shade & layer case; ➤ One employee per month Tk. 4000; ➤ Estimated price of egg about @ Tk. 6.5 Per piece; ➤ Estimated egg production per day 1200 piece; ➤ Estimated egg & layer sales per cycle about @ Tk 46,32,000; ➤ Estimated feed & medicine cost per cycle @ tk 34,47,000 ➤ Pay back period is estimated 3 years; ➤ Expected date to start the project in February,2016.

Existing business of NU

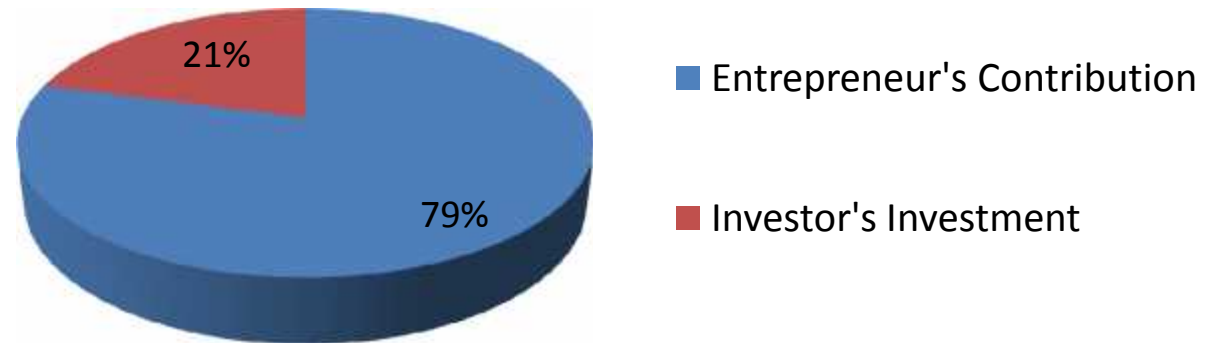
Particulars	Existing Business		
	1 cycle		
	Daily	Monthly	Yearly
Estimated Sales Egg (A) 530*6.5	3,445	103,350	1,860,300
sales layer			165,000
Total Sales (A)	3,445	103,350	2,025,300
Feeding cost (65 kg*33 Tk per kg)	2,170	65,100	1,562,400
Cost of Medicine	130	3,900	93,600
baby layer			8,400
Total cost of sales (B)	2,300	69,000	1,664,400
Gross profit (GP) [C=(A-B)]	1,145	34,350	360,900
Less:Operating Costs:			
Transport		600	14,400
Electric Bill		200	2,400
Mobile bill		500	12,000
Other Expenses		1,000	24,000
Non Cash Item:			
Depreciation Expenses		1,000	24,000
Total Operating Cost (D)		3,300	76,800
(C-D) Net Profit:		31,050	284,100

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/NU Investment (BDT)(1)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investment in different categories:				
Shade for layer	30,000	70,000	50,000	150,000
Case for Layer	10,000		150,000	160,000
Out Side Net For Shed	-	20,000		20,000
Electric Fitting	15,000	5,000		20,000
Baby Chicken Layer (1300* 54 pcs)	70,200	-	-	70,200
Feed (1935 Per Sack)	96,075	330,000		426,075
Water Motor & Pump	20,000		-	20,000
Medicine & Vaccine	40,000	30,000		70,000
Transport	5,000		-	5,000
Cash in Hand	20,000	-	-	20,000
Total Capital	306,275	455,000	200,000	961,275

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	761,275	79
Investor's Investment	200,000	21
Total Investment	961,275	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particular	1st Cycle			2nd Cycle		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales Egg 1200*6.75	8,100	243,000	4,374,000	8,910	267,300	4,811,400
Sales of Layer (1200 pieces*BDT 280)			420,000			420,000
Total sales(A):	8,100	243,000	4,794,000	8,910	267,300	5,231,400
Baby layer			140,400			75,000
Feeds (150 Kg Per day*32 Tk Per Kg)	4,800	144,000	3,456,000	5,040	151,200	3,628,800
Cost of Medicine	260	7,800	187,200	273	8,190	98,280
Less: Total Cost of Sales (B)	5,060	151,800	3,783,600	5,313	159,390	3,802,080
Gross Profit (GP) = [C = (A-B)]	3,040	91,200	1,010,400	3,597	107,910	1,429,320
Less: Operating Costs						
Transport		1,000	24,000		1,050	12,600
Proposed salary Self		8,000	192,000		8,400	201,600
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)		16,500	396,000		17,425	405,600
(C-D) Net Profit:		74,700	614,400		90,485	1,023,720
Retained Income:			614,400			1,023,720

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	50,000	1,089,400
Capital Infusion by UDYOKTA	375,000	-
Capital Infusion by Investor	200,000	-
Sales	4,794,000	5,231,400
Total Receipts	5,419,000	6,320,800
<u>Cash Outflow:</u>		
Cost of goods sold	3,783,600	3,802,080
Operating expenses	396,000	405,600
Return to investor (including Transfer fee)	150,000	90,000
Total payment	4,329,600	4,297,680
Closing Balances	1,089,400	2,023,120

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 01
- Trade License: Own name
- 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 13th Ex. SB Design Lab on 16th
February, 2016 at Grameen Kalyan

Thank you

Pictures

My Farm's Picture







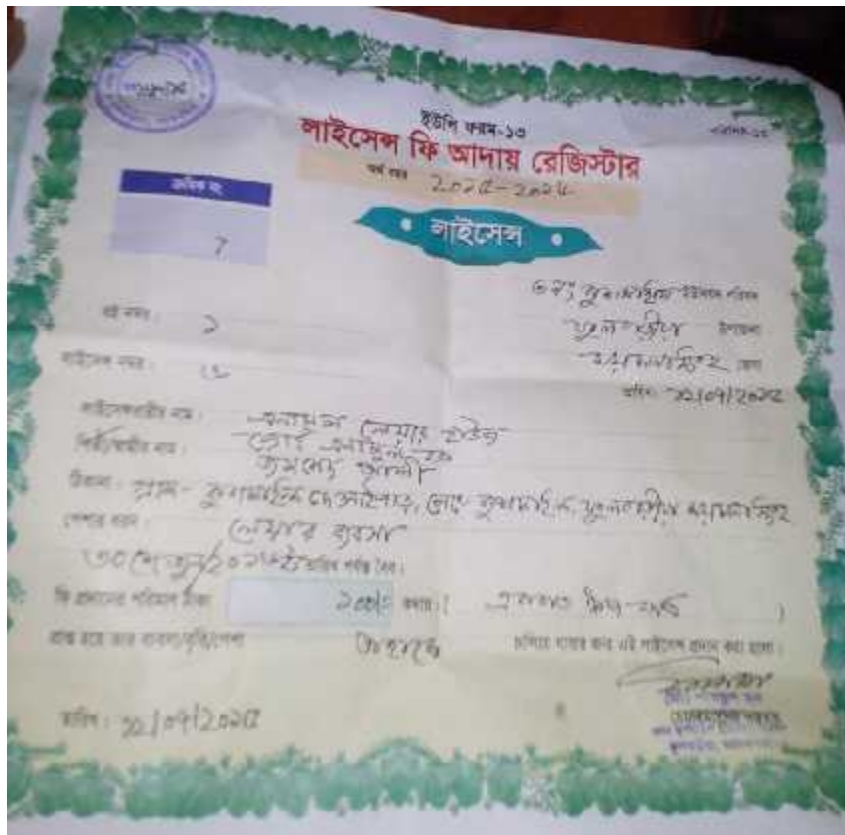
NU picture with mother



New Shade



Trade License & Training Certificate



Thank You