

Proposed NU Business Name: **KAMRUL DAIRY FARM**



Project identification and prepared by: Md Habil Uddin Shah
Keraniganj Unit, Dhaka

Project verified by: Susanto Kumar Bishwas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	KAMRUL ISLAM
Age	:	11-02-1988 (29Years)
Education, till to date	:	Class V
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother, 02 Sisters
Address	:	Vill: Khaskandi, Belna P.O: Talepur, P.S: Keraniganj Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JAHARA HAQ
(iii) Father's name	:	AINAL HAQ
(iv) GB member's info	:	Branch: Shakta, Centre # 31(Female), Member ID: 3651, Group No: 04 Member since: 20000-2010 (10 Years) First loan: BDT 5000/-
Further Information:		Existing loan: BDT 30000/- Outstanding loan: BDT Nil/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

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	:	07 years experience in running business. 07 Years in own business. He has no training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-959476
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHAARA HAQ joined Grameen Bank since 10 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	KAMRUL DAIRY FARM
Location	:	Khaskandi Belna, Talepur, Keraniganj
Total Investment in BDT	:	BDT 275,000/-
Financing	:	Self BDT 195,000 (from existing business) 71% Required Investment BDT 80,000 (as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft = 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk etc.▪The business is being operated by entrepreneur. Existing no employee.▪Collects goods from Paragram Hat▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Milk (7litres *60)	420	12600	151200
Total Sales (A)	420	12600	151200
Less Variable Expense			
Cow feed	120	3600	43200
Total variable Expense (B)	120	3600	43200
Contribution Margin (CM) [C=(A-B)]	300	9000	108000
Less Variable Expense			
Electricity bill		200	2400
Salary (self)		3000	36000
Entertainment		100	1200
Mobile bill		100	1200
Total fixed cost (D)		3,400	40800
Net Profit (E)= [C-D]		5,600	67200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Cow	2	90000	180,000	0	0	0	180,000
Calf	1	15000	15,000	1	80000	80,000	95,000
Total	3		195,000	1	80,000	80,000	275,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Milk (12 liter* 60)	720	21600	259200	272160
Total Sales (A)	720	21600	259200	272160
Less Variable Expense				
Feed & Medicine	160	4800	57600	60480
Total variable Expense (B)	160	4800	57600	60480
Contribution Margin (CM) [C=(A-B)	560	16800	201600	211680
Less Variable Expense				
Electricity bill		400	4800	5200
Salary (self)		3000	36000	36000
Entertainment		150	1800	2000
Mobile bill		150	1800	2000
Total fixed cost (D)		3,700	44400	45,200
Net Profit (E)= [C-D]		13,100	157200	166,480
Investment Payback			48,000	48,000

Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	157,200	166,480	119338
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		109,200	227680
	Total Cash Inflow	237200	275680	347018
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000	48000
	Total Cash Outflow	128,000	48000	
3	Net Cash Surplus	109,200	227680	299018

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Tetuljora, Rajfulbaria, Savar,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









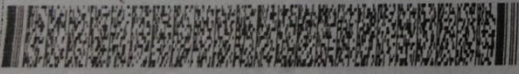
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: কামরুল ইসলাম
 Name: Kamrul Islam
 পিতা: আইনাল হক
 মাতা: জাহারা হক
 Date of Birth: 11 Feb 1988
 ID NO: 2613825116812

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
 কেউ কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
 ঠিকানা: গ্রাম/রাস্তা: বাসকান্দি, বেলনা, ডাকঘর: তালেপুর - ১৩১০, কেরানীগঞ্জ,
 ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০১/০৭/২০০৮



স্বাক্ষর করে: আইনাল হক
 কামরুল ইসলাম
 আইনাল হক
 জাহারা হক
 ১১ ফেব্রুয়ারি ১৯৮৮
 ২৬১৩৮২৫১১৬৮১২

আইনাল হক

FAMILY PICTURE

