

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



Project identification and prepared by: Md. Rafiqul Islam
Dhunat Unit, Bogra.

Project verified by: MD. Mojaharul Islam Sharkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Kamrul Hasan
Age	:	01-02-1988 (30Years)
Education, till to date	:	Four
Marital status	:	married
Children	:	2 sons
No. of siblings:	:	03 Sisters
Address	:	Vill: Chalapara, P.O: Pacibari P.S: Dhunat ,Dist: Bogra
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. Lily Begum
(iii) Father's name	:	Md. Tomir Mondol
(iv) GB member's info	:	Branch: Dhunat , Centre # 21 (Female), Member ID: 2081, Group No: 05 Member since: 10-02-1993(25Years) First loan: BDT 2,500 /- Outstanding loan: Nil
Further Information:		
(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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01706586827
Family's Contact No.	:	01788126319
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhunat Unit, Borga

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Lily Begum joined Grameen Bank since 25 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

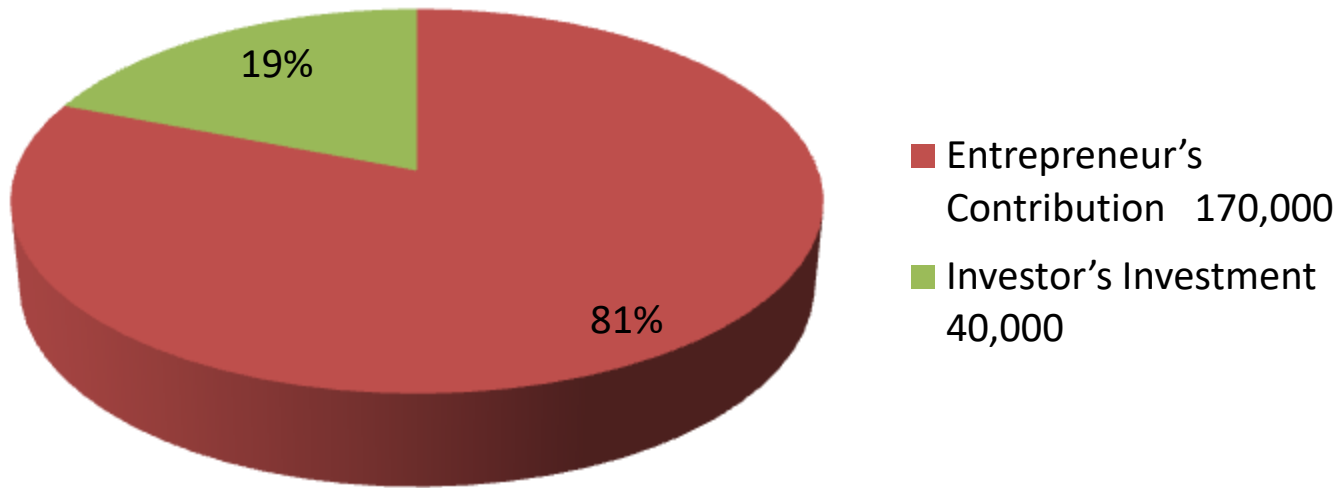
Business Name	:	KAMRUL HASAN DAIRY FARM
Location	:	Chalapara,Pachibari,Dhunat,Bogra
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,70,000/- (from existing business) 81% Required Investment BDT 40,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	12ft x 7 ft= 84 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is Generator by electicity supplier & rent a Sound box's▪The business is operating by entrepreneur.▪After getting equity fund one employee will be appointed.▪The shop is own▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk	200	6,000	72,000
Total Sales (A)	200	6,000	72,000
Less. Variable Expense			
Milk	40	1,200	14,400
Total variable Expense (B)	40	1,200	14,400
Contribution Margin (CM) [C=(A-B)]	160	4,800	57,600
Less. Fixed Expense			
Electricity Bill		200	2,400
Transportation		100	1,200
Salary (self)		4,000	48,000
Mobile Bill		200	2,400
Total fixed Cost (D)		4,500	54,000
Net Profit (E) [C-D]		300	3,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow	60,000		60,000
Haifar	40,000	40,000	80,000
Calf	70,000	0	70,000
Total	170,000	40,000	210,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk	300	9,000	108,000	113,400	119,070
Total Sales (A)	300	9,000	108,000	113,400	119,070
Less. Variable Expense	0				
Milk	60	1,800	21,600	22,680	23,814
Total variable Expense (B)	60	1,800	21,600	22,680	23,814
Contribution Margin (CM) [C=(A-B)]	240	7,200	86,400	90,720	95,256
Less. Fixed Expense					
Electricity Bill		200	2,400	2,400	2,400
Transportation		100	1,200	1,200	1,200
Salary (self)		4,000	48,000	48,000	48,000
Mobile Bill		200	2,400	2,400	2,400
Total fixed Cost (D)		4,500	54,000	54,000	54,000
Net Profit (E) [C-D]		2,700	32,400	36,720	41,256
Investment Payback			16,000	16,000	16,000

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

<i>Sl #</i>	<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	170,000		
1.2	Net Profit	32,400	36,720	41,256
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		146,400	167,120
	Total Cash Inflow	202,400	183,120	208,376
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	146,400	167,120	192,376

SWOT ANALYSIS

STRENGTH

Employment: Self: 07 Family:0 Others:03
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

