

HABIB DAIRY FARM





Brief info of Nobin Uddagta

Name Nobin Uddokta	:	Md Habibur Rahman
Mother's Name	:	Mrs Fatema Begum
Father's Name	:	Md Abul Kalam
Address	:	Boroi khali, Shotrujitpur, Magura
Education Loan Received by entrepreneur		72,000/-
Educational Qualification	:	Completed Graduation in Political Science, DU
Email	:	habib223.du@gmail.com
Mobile No.	:	01765260065
Relation with GB: Mother is a member of GB Since 1994. Latest amount of loan is BDT. 50,000/-	:	Mrs. Fathema Begum, GB ID No. 3311/1, Shotrujitpur, Magura.

Vision Statement

It is my dream to setup a agriculture farm in future. Where I will produce the agriculture products like vegetable, meat, fish, milk, rice etc. and at the same time I want to create brand name on my agriculture product with the vision to provide fresh and chemical free edible kitchen product. I want to achieve this goal within next 10 years.

Existing Business

- **Business Experience** : Three years practical experience in livestock.
- **Present Value of the Project**: 2,30,000/-
- **Number of Cows** : 2
- **Number of Calves** : 2 (male)
- **Milk production** : 12 Liters/day
- **Food Cost** : Tk. 260 /day
- **Yearly Revenue** : Tk. 2,44,000/-
- **Yearly Expenditure** : TK. 1,10,000/-
- **Yearly Net Income** : TK. 1,43,000/-

Project Description

(For Expansion of proposed project)

Project Location:	The Project is located near by entrepreneur 's house.
Project Cost	Tk. 6,20,000/-
Project Finance:	
Entrepreneur	Tk. 1,20,000/-
Investor	Tk. 5,00,000/-

Project Implementation: The project will start with 8 mother cows including 2 existing cows & pay back period is estimated to be in five years. In every year at least one cow will be added. The cost of each cow will be around TK. 75,000/-.

Assume that each cow will consume worth Tk. 47,000/- food in a year which will increase by 15% each year. Milk production is estimated to be 45 lit./day (average 6 lit/per cow)& sales @Tk. 50 and will gradually increase with the number of cows.

The expected date to start the project is early February 2014.

Project Objectives

- Self employment opportunity
- Employment opportunities for others
- To solve the nutrition problems in the rural area as well as for urban also
- Use cow dung to produce inorganic fertilizer to support better environment;
- To encourage the rural youth to build up such type of small farm & develop the economy.

Projected Cost

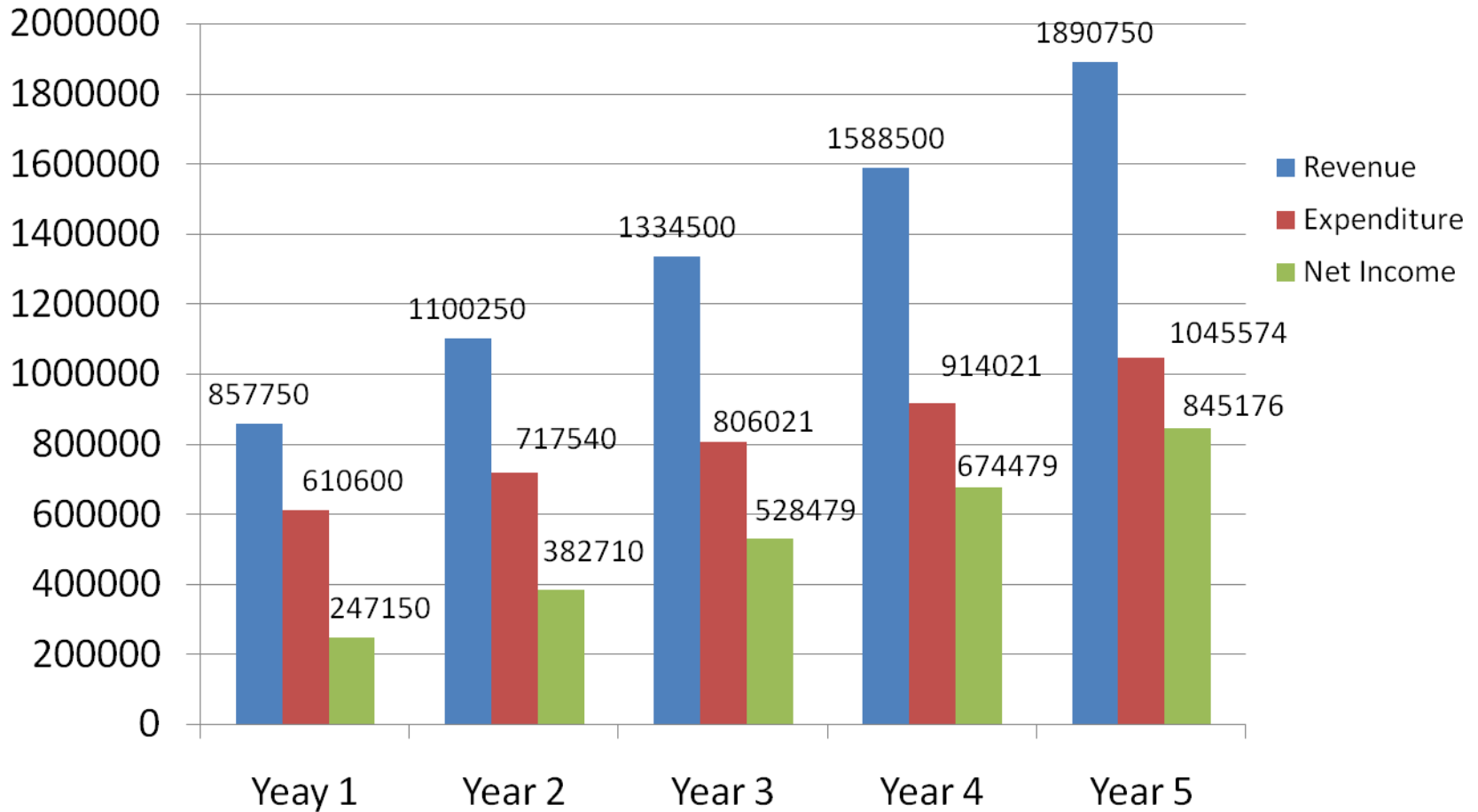
Particulars	Amount (BDT)
Shades Extension	1,00,000
Materials Expenses (Cow feeding Appliance, electrical fittings, Rickshaw Van)	40,000
Materials Input(Cost of 6 Cows, around TK. 75,000 per cow)	4,50,000
Working Capital	25,000
Others	5,000
Total Project Cost	6,20,000

Financial Projection

including existing project

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue :					
Milk sales	8,21,250	10,03,750	12,04,500	14,23,500	16,60,750
Calves sales	0	50,000	80,000	1,00,000	150,000
Cow dung	36,500	46,500	50,000	65,000	80,000
Total Revenue	8,57,750	11,00,250	13,34,500	15,88,500	18,90,750
COGS:					
Food	3,79,600	4,36,540	5,02,021	5,77,021	663,574
Electricity Bills	6,000	6,000	7,000	7,000	7,000
Vaccine	20,000	30,000	40,000	50,000	60,000
Wages	60,000	72,000	80,000	90,000	1,00,000
Total COGS:	4,65,600	5,44,540	6,29,021	7,24,021	8,30,574
Gross Profit:	3,92,150	5,55,710	7,05,479	8,64,479	10,60,176
Administrative Expenses:					
Salary	1,20,000	1,48,000	1,50,000	1,60,000	180,000
Depreciation 10% on FA	20,000	20,000	20,000	20,000	20,000
Other Expenses	5,000	5,000	7,000	10,000	15,000
Total Administrative Expenses:	1,45,000	1,73,000	1,77,000	1,90,000	2,15,000
Net Profit	2,47,150	3,82,710	5,28,479	6,74,479	8,45,176

Projected Net Income Over 5 Years in Taka



Projected Cash Flow

	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
Cash inflow						
Opening Balance		34,500	4,03,750	9,17,500	16,15,000	24,46,500
Capital Infusion by entrepreneur	3,50,000					
Capital Infusion by Investor	5,00,000					
Sales (milk , calf, cow dung)	0	8,57,750	10,80,250	13,04,500	15,38,500	18,05,750
Total Receipts	8,50,000	8,92,250	14,84,000	22,22,000	31,53,500	42,52,250
Cash Outflow						
Fixed Assets	1,50,000					
Materials Input	6,40,000	1,88,500	2,16,000	2,37,000	2,57,000	2,82,000
Salary & administrative expenses	20,000	2,00,000	2,50,500	2,70,000	3,50,000	4,10,000
Return - Installment payment	0	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
Total payment	8,15,500	4,88,500	5,66,500	6,07,000	7,07,000	7,92,000
Closing Balances	34,500	4,03,750	9,17,500	16,15,000	24,46,500	34,60,250

Basic Assumption

- The Project will start with 8 cows and it is expected that by the end of the five years the number of cows will be 25 (including calves).
- Milk production is estimated to be around 45 lit./day (average 6 lit/per cow)& sales @Tk. 50 and will increase gradually with number of cows.
- Other than sales of milk, revenue will be generated from selling calves & cow dung.
- Assume that each cow will consume worth Tk. 47,000/- food in a year which will increase by 15% each year.
- The cost of each cow will be around TK. 75,000/-
- Expecting to add a new cow in each year.

Challenges

- **Affected by metabolic disorders, respiratory, Epidemics**
- **Milk sales may be affected by political unrest.**
- **Theft**
- **Unavailability of food**

Overcome

- **Adequate precaution to be taken, i.e. vaccination, medicine etc ;**
- **Proper security measures will be taken;**
- **Food reserve for rainy season**
- **Keep regular contact with Veterinary Surgeon.**

Existing Business Photo











Thank you