

SHUVO DAIRY FARM

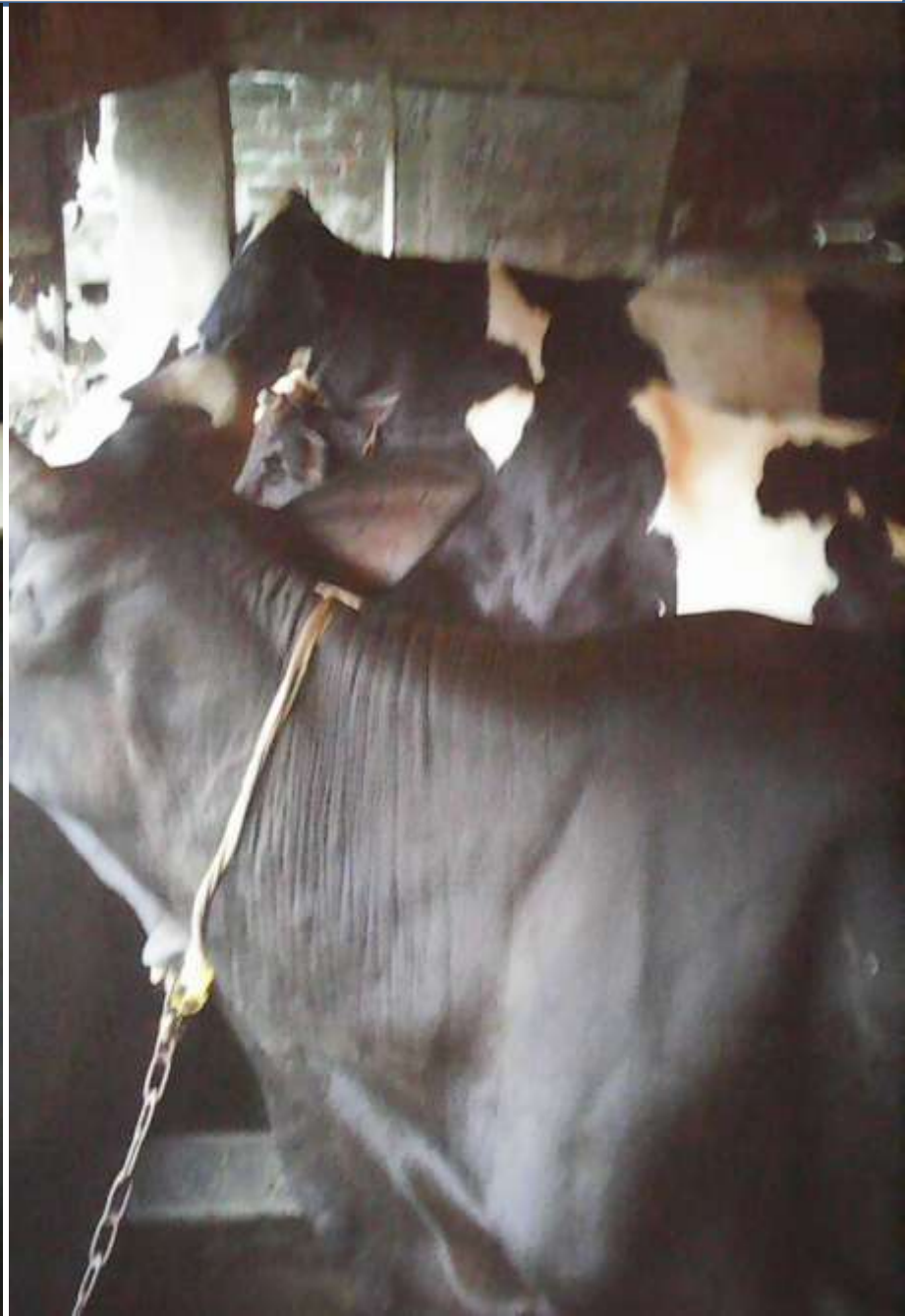


27th Design Lab

31 August 2014

Grameen Shakti SamaJik Byabosha Ltd.

BUSINESS PICTURE



MD. ASHRAFUZZAMAN (SHUVO) NOBIN UDYOKTA (New Entrepreneur)



BRIEF BIO OF THE ENTREPRENEUR

Name	MD. ASHRAFUZZAMAN (SHUVO)	
Father's Name	MD. ALAMGIR HOSEN	
Date of Birth	02-02-1996	Age : 18 Years
Education Qualification	B.Sc (Ongoing)	
Contact No.	01688-918390, 01716-571668	
Marital Status	Single	
Address	Vill: Ashkona, P.O: Haji Camp P.S: Dokshinkhan Dist: Dhaka	
Mother (Grameen Bank Borrower)	MURSHEDA AKTER Member ID: 9686 , Centre No. 89 (Female), Group No.: 06 Branch: Dokshinkhan Uttara GB Member: 25-10-2007 (7 Years) Mobile Member: None Last Withdrawn Loan: 2,50,000 taka Outstanding Loan: 52,000 taka	
Experience	Six years experience in running business. He is now interested to scale up his business.	
Source	Grameen Shakti Samajik Byabosha Ltd.	

Picture of NOBIN UDYOKTA & MOTHER



PROJECT SUMMERY



- ✓ Running a dairy farm business with an experience of six years.
- ✓ Existing three Australian cow in this project & price of the each cow is 95,000 taka.
- ✓ Purchase price of each new cow will be 1,20,000.
- ✓ After getting equity fund three cow will be purchased.
- ✓ Two cow provide milk regularly.
- ✓ Milk Production is 24 liters per day on an average.
- ✓ Selling price of milk is 70 taka per liter.
- ✓ Selling milk at local home.
- ✓ Business will be increase from the second year 5% gradually.
- ✓ The Business is operate by the entrepreneur. Existing two employee.
- ✓ After getting equity fund one employee will be appointed in the farm.
- ✓ Purchased cow from Munshigonj & Bogra.
- ✓ The farm is situated in the own land.

Existing Business

BDT (TK)

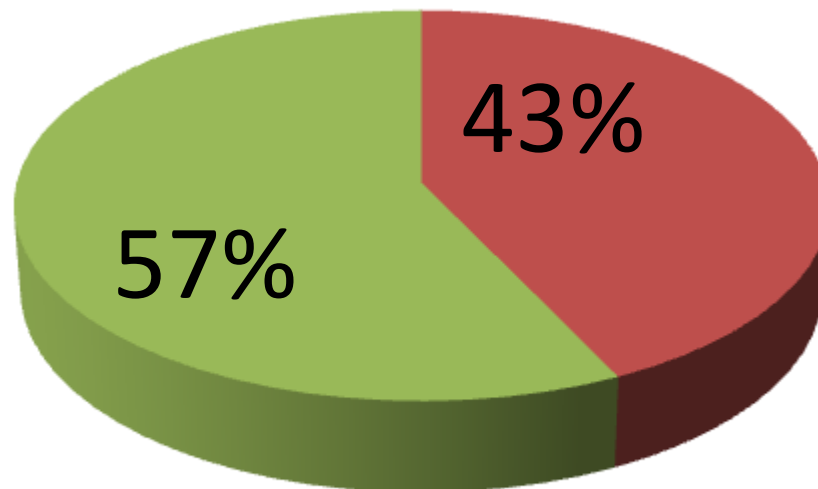
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk Sale (3 x 8 liter x 70 TK)	1,680	50,400	604,800
Total Sales (A)	1,680	50,400	604,800
Less. Variable Expense			
Cow feed, Straw, Bran, Salt, Wheat, Pea Flour (120 x 3)	360	10,800	129,600
Medicine & Vitamin		1,000	12,000
Total variable Expense (B)	360	11,800	141,600
Contribution Margin (CM) [C=(A-B)]	1,320	38,600	463,200
Less. Fixed Expense			
House Rent Allowance		5,000	60,000
Salary (staff) (10,000 + 7000)		17,000	204,000
Electricity & Water Bill		2,500	30,000
Mobile & Others		1,000	12,000
Total fixed Cost (D)		25,500	306,000
Net Profit (E) [C-D]		13,100	157,200

Investment Breakdown

Particulars	Existing	proposed	proposed Total
Cow	2,85,000	3,60,000	6,45,000
Transportation	-	10,000	10,000
Feed	15,000	30,000	45,000
Total	3,00,000	4,00,000	7,00,000

Source of Finance

- Entrepreneur's Contribution 300,000
- Investor's Investment 400,000
- Total 700,000



Financial Projection					
BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Milk Sale (6 x 8 liter x 70 TK)	3,360	100,800	1,209,600	1,270,080	1,333,584
Total Sales (A)	3,360	100,800	1,209,600	1,270,080	1,333,584
Less. Variable Expense					
Cow feed, Straw, Bran, Salt, Wheat, Pea Flour (120 x 6)	720	21,600	259,200	272,160	285,768
Medicine & Vitamin		2,000	24,000	25,200	26,460
Total variable Expense (B)		23,600	283,200	297,360	312,228
Contribution Margin (CM) [C=(A-B)]		77,200	926,400	972,720	1,021,356
Less. Fixed Expense					
House Rent Allowance		7,500	90,000	94,500	99,225
Salary (staff) (10,000 +7,000 +7,000)		24,000	288,000	302,400	317,520
Electricity & Water Bill		5,000	60,000	63,000	66,150
Salary (self)		10,000	120,000	126,000	132,300
Mobile bill, SMS Monitoring & Others		1,500	18,000	18,900	19,845
Total fixed Cost (D)		48,000	576,000	604,800	635,040
Net Profit (E) [C-D]		29,200	350,400	367,920	386,316
Investment Payback			180,000	180,000	180,000

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	400,000		
1.2	Net Profit (Ownership Tr. Fee added back)	350,400	367,920	386,316
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		170,400	358,320
	Total Cash Inflow	750,400	538,320	744,636
2	Cash Outflow			
2.1	Purchase of Product	400,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	180,000	180,000	180,000
	Total Cash Outflow	580,000	180,000	180,000
3	Net Cash Surplus	170,400	358,320	564,636

Project Objectives

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graph LR; A[Project Objectives] --- B[Self employment for the promoter]; A --- C[Create employment opportunity for others]; A --- D[To provide best service in the community.]; A --- E[Contribute in improving of socio-economic condition];
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Self employment for the promoter

Create employment opportunity for others

To provide best service in the community.

Contribute in improving of socio-economic condition

Risk Factor & Risk Management

Risk Factor

- ❖ Theft.
- ❖ Unavailability of food
- ❖ Political unrest (Strike & Blockade).

Risk Management

- ❖ Proper Security measure will be taken.
- ❖ Adequate food needs to be stored in case of Shortage.

THANK YOU

MD. ASHRAFUZZAMAN (SHUVO)

&

Grameen Shakti SamaJik Byabosha Ltd.