

SIDDIQ DAIRY FARM



Brief info of Nobin Udyokta

| | | |
|--|---|---|
| Name Nobin Udyokta | : | Md Habibur Rahman |
| Mother's Name | : | Mrs Fulbanu Akter |
| Father's Name | : | Late Siddiqur Rahman |
| Address | : | Vill. Danapatuna, Post. Gochehata, PS+Dist. Kishorgoang. |
| Education Loan Received by entrepreneur | : | 1,00,000/- |
| Educational Qualification | : | B.A(Hons) . |
| Relation with GB: Mother is a member of GB Since 2006. Latest amount of loan is BDT. 5,000/- | : | Mrs Fulbanu Akter, GB ID No. 1474, Shosrom, Dhuldia, Kotiadir, Kishorgoang. |

Existing Project Description

Project Description: It is a small pond where I am cultivating white fish. I put baby fish which is worth BDT. 30,000/-.

| Particulars | Amount (in BDT) |
|-------------------------------------|------------------------|
| Land | Own Land |
| Baby fish | Tk. 30,000/- |
| Fish feeding | Tk. 20,000/- |
| Total Existing Project Value | Tk. 50,000/- |

Proposed Project Description

| | |
|---|---|
| Project Location: | The Project is located near by entrepreneur 's house. |
| Project Cost | Tk. 4,53,000/- |
| Project Finance: | |
| Entrepreneur | Tk. 53,000/- |
| Investor | Tk. 4,00,000/- |
| <p>Project Implementation: The project will start with 3 milky cows & pay back period is estimated to be in five years. The cost of each cow will be around TK. 90,000/-.</p> <p>Assume that each milky cow will consume worth Tk. 130 food per day which will be increased by 15% each year. Milk production is estimated to be around 25 lit./day (average 8 lit/per cow) & sales @Tk. 40 per/lit and will gradually increase with the number of cows. At the end of the five years it is expected that total number of milky cow will be 5.</p> <p>The expected date to start the project is in September 2014.</p> | |

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 organic 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 | 1,20,000 |
| Materials Input(Cost of 3 Cows, around TK. 90,000 per cow) | 2,70,000 |
| Electrical fittings & Fan | 6,000 |
| Water Supply Motor | 50,000 |
| Cow feeding Appliance | 5,000 |
| Others | 2,000 |
| Total Project Cost : | 4,53,000 |

5 years Financial Projection

| Particulars | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|---------------------------------------|----------------|----------------|----------------|----------------|----------------|
| Revenue : | | | | | |
| Milk sales | 350,400 | 394,200 | 438,000 | 642,400 | 876,000 |
| Calves Sales | 40,000 | 40,000 | 40,000 | 60,000 | 60,000 |
| Cow dung | 15,000 | 15,000 | 15,000 | 22,000 | 30,000 |
| Total Revenue | 405,400 | 449,200 | 493,000 | 724,400 | 966,000 |
| COGS: | | | | | |
| food | 142,350 | 182,500 | 226,300 | 284,700 | 350,400 |
| Wages | - | 36,000 | 48,000 | 48,000 | 60,000 |
| Medicine | 12,000 | 15,600 | 19,000 | 27,200 | 34,000 |
| Electricity/Fuel | 6,000 | 6,000 | 6,000 | 6,000 | 6,000 |
| Cow | - | | | | |
| doctors fees | 6,000 | 7,000 | 10,000 | 15,000 | 20,000 |
| Total COGS: | 166,350 | 247,100 | 309,300 | 380,900 | 470,400 |
| Gross Profit: | 239,050 | 202,100 | 183,700 | 343,500 | 495,600 |
| Administrative Expenses: | | | | | |
| Salary | 84,000 | 84,000 | 96,000 | 120,000 | 120,000 |
| Office Stationary | 1,000 | 1,000 | 2,000 | 3,000 | 4,000 |
| Repair and maintenances | 3,000 | 5,000 | 8,000 | 12,000 | 20,000 |
| Travel allowances/phone call | 4,000 | 4,000 | 4,000 | 4,000 | 4,000 |
| Depreciation 10% on FA | 15,000 | 15,000 | 15,000 | 15,000 | 15,000 |
| Other Expenses | 1,500 | 3,000 | 5,000 | 8,000 | 10,000 |
| Total Administrative Expenses: | 108,500 | 112,000 | 130,000 | 162,000 | 173,000 |
| Net Profit: | 130,550 | 90,100 | 53,700 | 181,500 | 322,600 |

Projected Cash Flow

| | Year 0 | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|--------------------------------------|---------|---------|---------|---------|---------|-----------|
| Opening Balance | 0 | 5,000 | 4,050 | 11,150 | 19,850 | 43,350 |
| Cash inflow | | | | | | |
| Capital Infusion by entrepreneur | 53,000 | | | | | |
| Capital Infusion by Investor | 400,000 | | | | | |
| Sales (milk , calf, cow dung) | - | 405,400 | 449,200 | 493,000 | 724,400 | 966,000 |
| Total Receipts | 453,000 | 410,400 | 453,250 | 504,150 | 744,250 | 1,009,350 |
| Cash Outflow | | | | | | |
| Shade, water motor & other Appliance | 176,000 | | | | | |
| Materials Input (3 Cows Price) | 270,000 | | | | | |
| Cost of Goods Sales | - | 166,350 | 247,100 | 309,300 | 380,900 | 470,400 |
| Salary & administrative expenses | - | 108,500 | 112,000 | 130,000 | 162,000 | 173,000 |
| Return - Installment payment | - | 130,000 | 80,000 | 40,000 | 150,000 | 80,000 |
| Others expenses | 2,000 | 1,500 | 3,000 | 5,000 | 8,000 | 10,000 |
| Total payment | 448,000 | 406,350 | 442,100 | 484,300 | 700,900 | 733,400 |
| Closing Balances | 5,000 | 4,050 | 11,150 | 19,850 | 43,350 | 275,950 |

Basic Assumption

- The Project will start with 3 cows and it is expected that by the end of the five years the number of cows will be 12 (including 5 milky cow, 5 calves and 2 mature calves).
- Milk production is estimated to be around average 8 lit/per cow/day & sales @Tk. 40 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 milky cow will be around TK. 90,000/-

Challenges

- Affected by metabolic disorders, respiratory, Epidemics;
- Milk sales may be affected by political unrest;
- Snakes bite;
- Theft;
- Availability of quality food.

Overcome

- **Adequate precaution to be taken, i.e. regular check up by local DVM;**
- **Proper security measures will be taken from thief and snake bite;**
- **Quality food preserving and arrangement will be made;**
- **Keep regular contact with Veterinary Surgeon.**

Existing Business Photo



Land for Proposed Project



My Mother



My Family



Trade License



ইউগপিঃ ফরম-১৩
লাইসেন্স ফি আদায় বহি
অর্থ বৎসর : ২০১ -২০১

১১নং দানাপাটুলি ইউনিয়ন পরিষদ
উপজেলা : কিশোরগঞ্জ সদর, জেলা : কিশোরগঞ্জ।

ট্রেড লাইসেন্স

বহি নম্বর :

লাইসেন্স নম্বর :

তারিখ : ২৭/৭/১৪ খ্রিঃ

প্রতিষ্ঠানের নাম : ছিদ্দিক ডেইরী ফার্ম
প্রোপ্রাইটর : মোঃ হাফিজুর রহমান
পিতা/স্বামীর নাম : মৃতঃ ছিদ্দিকুর রহমান
ঠিকানা : দানাপাটুলি, সচিবালয়, কিশোরগঞ্জ সদর।
পেশার ধরণ : ডেইরী ফার্ম ৩০শে জুন / ২০১ ৫ তারিখ পর্যন্ত বৈধ।
ফি প্রদানের পরিমাণ ২০০/- টাকা (কথায় দুইশত টাকা মাত্র।)
প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা
চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৭/৭/১৪ খ্রিঃ


২৭/৭/১৪
এ.বি.এম. আমান উদ্দিন
চেয়ারম্যান
১১নং দানাপাটুলি ইউনিয়ন পরিষদ
কিশোরগঞ্জ সদর।

Thank you