

# Fatema Dairy Farm

# Brief Bio of the Promoter

- Name : Fatema Bulbul
- Address : Kumarkhali, Kushtia.
- Mother : GB borrower
- Father : Veterinary Surgeon
- Educational Qualification : Diploma Engineer

# Project Description

- Proposed project : Cow rearing
- Project location : Adjacent to my home, Kumarkhali
- Project Cost : Tk. 10,50,000
- Project Finance : Self Tk. 2,00,000 + Support fund Tk.8,50,000 (as equity)
- **Project Implementation** :

The project will start with 10 milk cows targeting break even point within first year & pay back period is estimated five years.

# Project Objectives

- Self employment for the promoter;
- Create employment opportunity for others;
- Meet up nutrition deficiency in the community;
- Use animal waste to produce biogas and inorganic fertilizer to support better environment;
- Contribute in improving of socio-economic condition.

# Project Cost

| Particulars                        | Amount<br>(BDT)  |
|------------------------------------|------------------|
| Shade for cows                     | 1,70,000         |
| Machineries & Instruments          | 20,000           |
| Furniture                          | 30,000           |
| Electrical works (with connection) | 30,000           |
| Material Input (cost of cows)      | 7,00,000         |
| Working Capital & Others           | 1,00,000         |
| <b>Total Project Cost</b>          | <b>10,50,000</b> |

# Financial Projection

| Particulars             | 1 <sup>st</sup> year | 2 <sup>nd</sup> year | 3 <sup>rd</sup> year | 4 <sup>th</sup> year | 5 <sup>th</sup> year |
|-------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <b>Revenue:</b>         |                      |                      |                      |                      |                      |
| Sales (Milk)            | 18,90,000            | 18,90,000            | 19,30,000            | 19,40,000            | 19,40,000            |
| Sales of Other products | 1,26,000             | 1,80,000             | 2,76,000             | 3,56,000             | 3,76,000             |
| <b>Total revenue</b>    | <b>20,16,000</b>     | <b>20,70,000</b>     | <b>22,06,000</b>     | <b>22,96,000</b>     | <b>23,16,000</b>     |
| Cost of goods sold      | 14,10,400            | 14,34,400            | 15,50,900            | 16,29,400            | 16,30,400            |
| <b>Gross Profit</b>     | <b>6,05,600</b>      | <b>6,35,600</b>      | <b>6,55,100</b>      | <b>6,66,600</b>      | <b>6,85,600</b>      |
| <b>Expenses:</b>        |                      |                      |                      |                      |                      |
| Administrative expense  | 2,57,000             | 2,82,000             | 2,84,000             | 2,87,000             | 2,87,000             |
| Other expenses          | 10,000               | 12,000               | 15,000               | 18,000               | 21,000               |
| <b>Total expenses</b>   |                      |                      |                      |                      |                      |
| <b>Net profit</b>       | <b>3,38,600</b>      | <b>3,41,600</b>      | <b>3,56,100</b>      | <b>3,61,600</b>      | <b>3,77,600</b>      |

# Projected Cash Flow

| Particulars                     | Year             |                  |                  |                  |                  |                  |
|---------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                                 | 0                | 1                | 2                | 3                | 4                | 5                |
| Opening Balance                 | -                | 23,000           | 72,000           | 1,75,600         | 2,46,700         | 5,74,300         |
| Investment (Own & support fund) | 10,50,000        | -                | -                | -                | -                | -                |
| Sales                           | 10,27,000        | 18,40,400        | 19,44,000        | 20,80,000        | 21,70,000        | 23,16,000        |
| Others receipts                 | -                | 1,26,000         | 1,26,000         | 1,26,000         | 1,26,000         | 1,26,000         |
| <b>Total Receipts</b>           | <b>10,50,000</b> | <b>19,89,400</b> | <b>21,42,000</b> | <b>23,81,600</b> | <b>25,42,700</b> | <b>30,16,300</b> |
| Fixed Assets & Others           | 2,50,000         | -                | -                | -                | -                | -                |
| Material input                  | 7,00,000         | 8,40,000         | 8,64,000         | 8,76,000         | 8,76,000         | 8,76,000         |
| Sal. & Admin. Exp               | 77,000           | 7,77,400         | 8,02,400         | 9,08,900         | 9,92,400         | 9,91,400         |
| Pay back to supporter           | -                | 2,50,000         | 2,50,000         | 3,00,000         | 50,000           | -                |
| Others payment                  | -                | 60,000           | 62,000           | 65,000           | 68,000           | 71,000           |
| <b>Total payment</b>            | <b>10,27,000</b> | <b>19,17,400</b> | <b>19,65,400</b> | <b>21,19,900</b> | <b>19,50,400</b> | <b>18,96,400</b> |
| Closing Balance                 | 23,000           | 72,000           | 1,75,600         | 2,46,700         | 5,74,300         | 10,98,900        |

# Basic Assumption

- **The Project will start with 10 cows and expected that at the end of five years the number of cows will be 20.**
- **Milk production estimated averagely 15 lit./day/cow and will be increased gradually considering increasing the number cows.**
- **Other than sales of milk revenue will be generated from selling calves, cow dang etc.**
- **Bio digester will be installed to get supply the power ( lights & fans) to be used in cowshed.**



# Risk Factors

- **Epidemics;**
- **Theft;**
- **Unavailability of food;**
- **Regular Treatment.**

# Risk Management

- **Adequate precaution to be taken;**
- **Proper security measures will be taken;**
- **Adequate Food will be stored properly;**
- **Veterinary Surgeon available within the family.**

**Thank you**