

TARIKUL DAIRY FARM



Project prepared by: Md. Mizanur Rahman Patwary
Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD TARIKUL ISLAM
Age	:	01-01-1987 (27 Years)
Education, till to date	:	SSC Pass
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers & 2 Sisters
Present Address		Vill: Bashi P.O: Elenga P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. TAZRINA KHANOM
(iii) Father's name	:	MD JOHORUL HOQ
(iv) GB member's info	:	Branch: Elenga Kalihati Centre # 42 (Female), Member ID: 2817, Group No: 04 Member since: 16-05-2007 (07 Years) First loan: BDT 5,000
Further Information:		Existing loan: BDT 70,000 Outstanding loan: BDT 29,960
(v) Who pays GB loan installment	:	Mother : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's Income (Poultry Farm & Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-158846
Father Contact No.	:	01724-045234
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mrs. Tazrina Khanom is a member of Grameen Bank since 07 years. At first she took 5,000 taka loan from Grameen Bank. Mrs. Tazrina Khanom gradually took loan from GB. Utilize loan in her own agriculture and poultry farm business.

Proposed Nobin Udyokta Business Info

Business Name	:	TARIKUL DAIRY FARM
Location	:	At entrepreneur own house Bashi, Elenga, Tangail
Total Investment in BDT	:	4,10,000 taka
Financing	:	Self BDT 2,10,000 (from existing business) 51% Required Investment BDT 2,00,000 (as equity) 49%
Present salary/drawings from business (estimates)	:	2,000 Taka
Proposed Salary	:	3,000 Taka
Implementation	:	<ul style="list-style-type: none">▪Currently run a dairy farm. Existing one Australian cow and two calf in this business.▪Milk Production is 7 liters per day on an average in whole year.▪Selling price of milk is 40 taka per liter.▪After getting equity fund two Australian cow will be purchased.▪The business is operating by entrepreneur. Existing no employee.▪He has a bio-gas plant and they cook by this.▪After purchase two cow bio-gas will supply in the two family in terms of taka 500.▪Second year one calf BDT 30,000 & Third year one calf BDT 30,000 will be sold.▪Agreed grace period is 4 months.

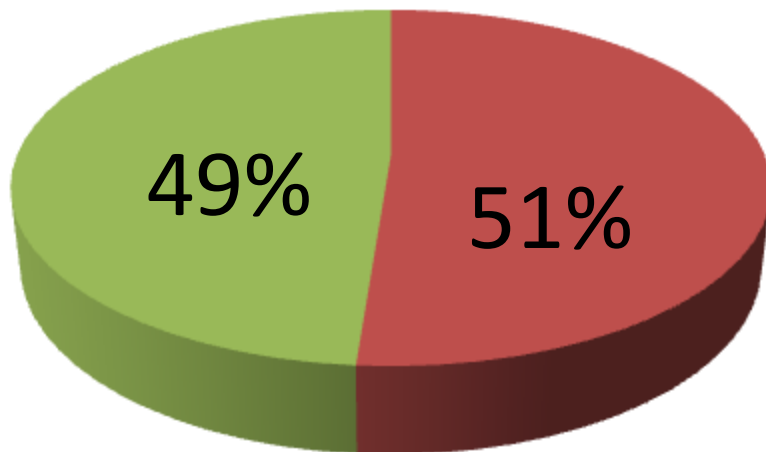
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk (40 x 7 liter)	280	8,400	100,800
Total Sales (A)	280	8,400	100,800
Less. Variable Expense			
Straw, Bran, Rice, Oil (khoil)	130	3,900	46,800
Vaccine		150	1,800
Total variable Expense (B)		4,050	48,600
Contribution Margin (CM) [C=(A-B)]		4,350	52,200
Less. Fixed Expense			
Transportation		200	2,400
Mobile bill		200	2,400
Salary (self)		2,000	24,000
Total fixed Cost (D)		2,400	28,800
Net Profit (E) [C-D]		1,950	23,400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cow (1)	1,10,000	-	1,10,000
Calf (2)	30,000	-	30,000
Purchase cow (2)	20,000	2,00,000	2,20,000
Rice, Bran, Oil(Khoil)	10,000	-	10,000
Bio Gas plant	50,000	-	50,000
Total	2,10,000	2,00,000	4,10,000

Source of Finance



- Entrepreneur's Contribution 210,000
- Investor's Investment 200,000
- Total 410,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Milk (7 x 3 x 40)	840	25,200	302,400	302,400	302,400
Bio gas		1,000	12,000	12,000	12,000
Calf sale				30,000	30,000
Total Sales (A)		26,200	314,400	344,400	344,400
Less. Variable Expense					
Straw, Bran, Rice, Oil (khoil) (130 x 3)	390	11,700	140,400	140,400	140,400
Vaccine (150 x 3)		450	5,400	5,400	5,400
Total variable Expense (B)		12,150	145,800	145,800	145,800
Contribution Margin (CM) [C=(A-B)]		14,050	168,600	198,600	198,600
Less. Fixed Expense					
Transportation		550	6,600	6,600	6,600
Mobile bill & SMS Monitoring		500	6,000	6,000	6,000
Salary (self)		3,000	36,000	48,000	48,000
Non Cash Item					
Depreciation		313	3,750	3,750	3,750
Total Fixed Cost		4,050	48,600	60,600	60,600
Net Profit (E) [C-D]		10,000	120,000	138,000	138,000
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	120,000	138,000	138,000
1.3	Depreciation (Non cash item)	3,750	3,750	3,750
1.4	Opening Balance of Cash Surplus		43,750	105,500
	Total Cash Inflow	323,750	185,500	247,250
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	43,750	105,500	167,250

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Cattle related diseases
Theft
Fire
Political unrest
Local competitors;


Pictures










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মহজ ধানের পাশবই

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কেন্দ্রের নাম	বালেশ্বর ডি/সি ৪২/৯
শাখা	

FAMILY PICTURE

