

# Talukdar Dairy Farm



# Brief Bio of the Entrepreneur

- Name : Md. Helal Uddin
- Address : Vill: Horishor, post + Thana: Kawnia, Dist: Rangpur.
- Mother : Mrs. Halima Begum, Balapara, Rangpur, Centre # 19/Mo,  
Loan no: 2532, Group no.: 09
- *(Grameen Bank Borrower)* : Member since January 26, 1997  
Existing loan - BDT 35,000, Outstanding- BDT 11,000
- Educational Qualification : H.S.C Pass
- Experience : Entrepreneur has 10 (ten) years experience in livestock farming business. Entrepreneur started his business with BDT 50,000 (fifty thousand). Now it's value is BDT 700,000 (seven lacs).

# BUSINESS BRIEFING

- Proposed Business : ***Talukdar Dairy Farm***
- Location : Residence (Vill: Horishor,  
post + Thana: Kawnia, Dist:  
Rangpur)
- Investment Required : **BDT 1,650,000**
- Financing : Entrepreneur BDT – 700,000  
Investor BDT- 950,000
- **Implementation**

The project will start with 8 cows targeting break even within the first year & pay back period is estimated to be five years.

# Objectives

- Enhancement of entrepreneurial skills;
- Employment opportunities for others;
- Improving livelihood of the entrepreneur;
- Furthering the cause of improving nutrition in the community;
- Scopes for use of animal waste to produce biogas and fertilizer, thus furthering the cause of a better environment.

# INVESTMENT BREAKDOWN

Particulars	Existing (BDT)	Proposed (BDT)	Total (BDT)
Cows	500,000	650,000	1,150,000
Cow Shed	115,000	160,000	275,000
Fixtures and Fittings	30,000	35,000	65,000
Feeding Bowls	20,000	25,000	45,000
Water Motor	10,000	-	10,000
Milk collection Machine	-	50,000	50,000
Land lease for Grass	15,000	20,000	35,000
Feed & Others-Working Capital	10,000	10,000	20,000
<b>Total Required Capital</b>	<b>700,000</b>	<b>950,000</b>	<b>1,650,000</b>

# Means of finance

Particulars	Amount (BDT)	%
Entrepreneur's Contribution	700,000	42%
Investor's Investment	950,000	58%
<b>Total</b>	<b>1,650,000</b>	<b>100%</b>

# Existing Business

Particulars	Existing (BDT)					
	Rate	Litre	Qty.	Daily	Monthly	Yearly
<b>Revenue</b>						
Milk Selling	45	13	3	1,024	30,713	368,550
Calf selling	20,000		1	-	-	20,000
Sale of Old Cow						-
Sale of Cow dung				33	1,000	12,000
Sale of Bio-Gas				20	600	7,200
<b>Total Revenue</b>				<b>1,133</b>	<b>33,979</b>	<b>407,750</b>
<b>Less: Esimated Variable Expenses</b>						
Feed	30	6	4	720	21,900	262,800
Vaccine & Others Medicine	1,400		4	15	467	5,600
<b>Total Variable Cost</b>				<b>735</b>	<b>22,367</b>	<b>268,400</b>
<b>Contribution Margin (CM):</b>				<b>397</b>	<b>11,613</b>	<b>139,350</b>
<b>Less: Fixed Cost</b>						
Electricity		12	-	-	600	7,200
Salary (Self + Assistant)		12	-	-	6,000	72,000
Land Lease for grass				-	1,250	15,000
Ownership Transfer fees				-	-	-
Depreciation				-	1,958	23,500
<b>Total Fixed Cost</b>				<b>327</b>	<b>9,808</b>	<b>117,700</b>
<b>Net Profit</b>				<b>70</b>	<b>1,804</b>	<b>21,650</b>

# Financial Projection

Particulars	Year 1 (BDT)						Year 2 (BDT)						Year 3 (BDT)						Year 4 (BDT)						Year 5 (BDT)											
	Rate	Litre	Qty.	Daily	Monthly	Yearly	Rate	Litre	Qty.	Daily	Monthly	Yearly	Rate	Litre	QTY.	Daily	Monthly	Yearly	Rate	Litre	QTY.	Daily	Monthly	Yearly	Rate	Litre	QTY.	Daily	Monthly	Yearly						
<b>Revenue</b>																																				
Milk Selling	45	13	8	2,730	81,900	982,800	45	13	12	4,095	122,850	1,474,200	45	13	15	5,115	153,563	1,842,750	45	13	18	6,143	184,275	2,211,300	45	13	20	6,825	204,750	2,457,000						
Calf selling	20,000		1			20,000	20,000	1				20,000	20,000	2				40,000	20,000	3				60,000	20,000	4				80,000						
Sale of Old Cow							40,000	1		111	3,334	40,000	40,000	2		222	6,667	80,000	40,000	3		333	10,000	120,000	40,000	4		444	13,333	160,000						
Sale of residual Cow dung				50	1,500	18,000				67	2,000	24,000				75	2,250	27,000				83	2,500	30,000				92	2,750	33,000						
Sale of Bio-Gas				20	600	7,200				27	800	9,600				33	1,000	12,000				40	1,200	14,400				50	1,500	18,000						
<b>Total Revenue</b>				<b>2,856</b>	<b>85,667</b>	<b>1,028,000</b>				<b>4,355</b>	<b>130,650</b>	<b>1,567,800</b>				<b>5,560</b>	<b>166,813</b>	<b>2,001,750</b>				<b>6,766</b>	<b>202,975</b>	<b>2,435,700</b>				<b>7,633</b>	<b>229,000</b>	<b>2,748,000</b>						
<b>Less: Estimated Variable Expenses</b>																																				
Feed	30	6	12	2,160	65,700	788,400	30	6	18	3,240	98,550	1,182,600	30	6	22	3,960	120,450	1,445,400	30	6	25	4,500	136,875	1,642,500	30	6	27	4,860	147,825	1,773,900						
Vaccine & Others Medicine	1,400		12	47	1,400	16,800	1,400		18	70	2,100	25,200	1,400		22	86	2,567	30,800	1,400		25	97	2,917	35,000	1,400		27	105	3,150	37,800						
<b>Total Variable Cost</b>				<b>2,207</b>	<b>67,100</b>	<b>805,200</b>				<b>3,310</b>	<b>100,650</b>	<b>1,207,800</b>				<b>4,046</b>	<b>123,017</b>	<b>1,476,200</b>				<b>4,597</b>	<b>139,792</b>	<b>1,677,500</b>				<b>4,965</b>	<b>150,975</b>	<b>1,811,700</b>						
<b>Contribution Margin (CM):</b>				<b>649</b>	<b>18,567</b>	<b>222,800</b>				<b>1,045</b>	<b>30,000</b>	<b>360,000</b>				<b>1,515</b>	<b>43,796</b>	<b>525,550</b>				<b>2,169</b>	<b>63,183</b>	<b>758,200</b>				<b>2,668</b>	<b>78,025</b>	<b>936,300</b>						
<b>Less: Fixed Cost</b>																																				
Electricity		12		800	9,600			12		900	10,800			12		1,000	12,000			12		1,200	14,400			12		1,500	18,000							
Salary (Self + Assistant)		12		8,000	96,000			12		9,000	108,000			12		10,000	120,000			12		11,000	132,000			12		12,000	144,000							
Land Lease for grass				1,667	20,000					2,083	25,000					2,500	30,000					2,917	35,000					3,333	40,000							
Ownership Transfer fees										1,667	20,000					4,167	50,000					5,000	60,000					5,000	60,000							
Depreciation				5,125	61,500					5,125	61,500					5,125	61,500					5,125	61,500					5,125	61,500							
<b>Total Fixed Cost</b>				<b>15,592</b>	<b>187,100</b>					<b>18,775</b>	<b>225,300</b>					<b>22,792</b>	<b>273,500</b>					<b>841</b>	<b>25,242</b>	<b>302,900</b>				<b>899</b>	<b>26,958</b>	<b>323,500</b>						
<b>Net Profit</b>						<b>35,700</b>						<b>134,700</b>						<b>252,050</b>						<b>455,300</b>						<b>612,800</b>						
<b>Cumulative Profit</b>						<b>35,700</b>						<b>170,400</b>						<b>422,450</b>						<b>877,750</b>						<b>1,490,550</b>						



# Break Even Analysis

Particulars		Monthly	Yearly
Contribution Margin Ratio: (CM/Rev)		34%	34%
Break Even Point (BEP):	Fixed Cost	9,808	117,700
	C/M Ratio	34%	34%
Break Even Point sales (BDT)		<b>28,700</b>	<b>344,400</b>

# Cash Flow

<i>Particulars</i>	<i>Existing (BDT)</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>	<i>Year 4 (BDT)</i>	<i>Year 5 (BDT)</i>
<b>Cash Inflow</b>						
New Investment	-	950,000	-	-	-	-
Net Profit	21,650	35,700	154,700	302,050	515,300	672,800
Depreciation	23,500	61,500	61,500	61,500	61,500	61,500
Opening Balance of Cash Surplus	-	21,150	118,350	214,550	278,100	494,900
<b>Total Cash Inflow</b>	<b>45,150</b>	<b>1,068,350</b>	<b>334,550</b>	<b>578,100</b>	<b>854,900</b>	<b>1,229,200</b>
<b>Cash Outflow</b>						
Purchase of Cows	-	650,000	-	-	-	-
Cow Shed	-	160,000	-	-	-	-
Fixtures and Fittings	-	35,000	-	-	-	-
Feeding Bowls	-	25,000	-	-	-	-
Milk collecting Machine	-	50,000	-	-	-	-
Land lease for Grass	15,000	20,000	-	-	-	-
Feed & Others-Working Capital	9,000	10,000	-	-	-	-
Investment Pay Back	-	-	120,000	300,000	360,000	360,000
<b>Total Cash Outflow</b>	<b>24,000</b>	<b>950,000</b>	<b>120,000</b>	<b>300,000</b>	<b>360,000</b>	<b>360,000</b>
<b>Total Cash Surplus</b>	<b>21,150</b>	<b>118,350</b>	<b>214,550</b>	<b>278,100</b>	<b>494,900</b>	<b>869,200</b>

# Outcomes

- The business will start with 8 cows and it is expected that by the end of five years the number of cows will be 20 and the valuation of the business considering only cows will be about BDT **2,190,550**
- Milk production is estimated to be 10 to 15 lit./day/cow.
- Other than sale of milk, revenue will be generated from selling calves, cow dung etc.

# Bio Gas Plant

- Entrepreneur already has a Bio Gas Plant. Now from this plant after fulfilling his family's demand he is earning about BDT 600 per month by supplying gas to other households.

# Risk Factors

- Epidemics
- Theft
- Unavailability of food.

# Risk Management

- Adequate precaution to be taken
- Proper security measures will be taken
- Adequate food needs to be stored in case of shortage

# Photo Exhibition



# তালুকদার পোল্ট্রি ফিড

শ্রীঃ শ্রীঃ হেলাল উদ্দিন  
খেতানে লেয়ার, ব্রয়লার, গবাদি পশু ও  
মাছের খাবারসহ উষধ পাকিয়া যাবে।  
কিছ-একদিন ব্যবসের প্রয়োজনে ওয়েয়ার মুক্তি  
স্বাস্থ্যের ক্ষতিসাধন বেরা হয়।

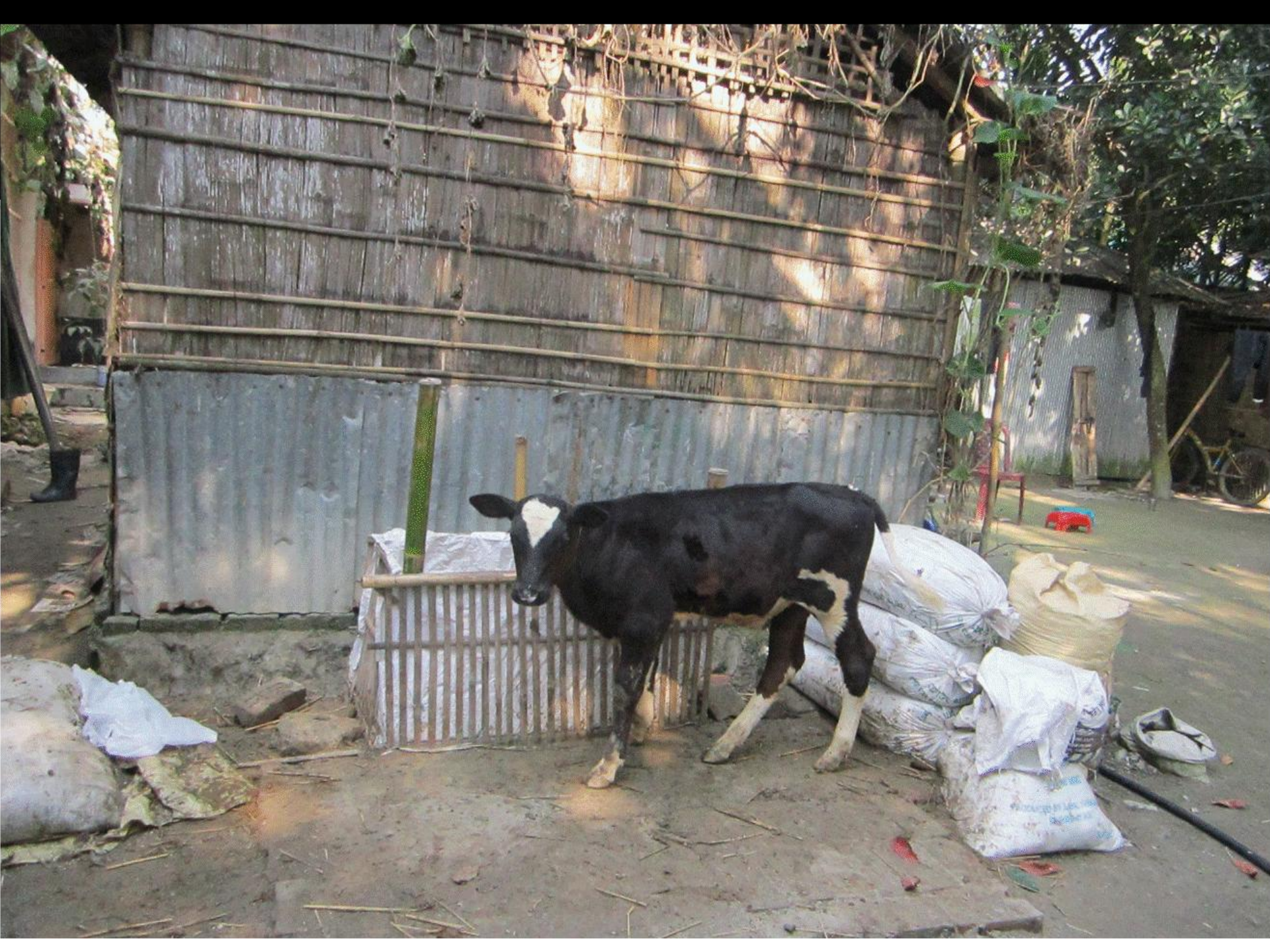
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# Family Picture of Entrepreneur



# Thank You

