

Imran Livestock Farm

Nobin Udokkta Program

Brief Bio of the Entrepreneur

- Name : Delowar Hossain Sarkar
- Address : Rosulpur, Dabidower, Comilla
- Educational Qualification : Honors Complete in 2012
(*Political Science*)
Paramedical Certification in 2007-08
(*Gram Bangla Shashta Unnayon Society*)
- Present Occupation : Village Doctor for 4 (Four) years
- Business Experience : 2.5 (Two and a half) years in livestock business

Brief Bio of Entrepreneur (Continued)

- Education Loan : None Taken
- Mother's Name : Ms. Dolly Akhter (Grameen Bank Borrower)
- Member ID No. : 3711
- Branch : Boro Shalgor
- Thana & Upazilla : Debidwer
- Grameen Bank Joining Date : January 01, 1998
- Existing outstanding of loan : BDT 200,000 taken for business
BDT 25,000 outstanding

Project Description

- Project location : Adjacent to existing residence
- Project Cost : BDT **2,340,000.00/-**
- Project Finance : Entrepreneur BDT 200,000/-
Investor BDT 2,140,000/-
- **Project Implementation** :

The project will start with 10 cows (and 10 calves) targeting break even point within first year & pay back period is estimated to be six years.

Project 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.

Project Cost

Particulars	Amount (BDT)
Brick shades for cows	250,000.00
Total cost of 10 cows	1,300,000.00
Feeding Bowl	50,000.00
Fixtures and Fittings	20,000.00
Water Motor	20,000.00
Cow Feed (For One Year)	524,000.00
Vaccine (For One Year)	20,000.00
Salary	144,000.00
Utility	12,000.00
Total Project Cost	2,340,000.00

Existing Business

<i>Item</i>	<i>Amount in BDT</i>
<u>Revenue</u>	
Milk Selling	540,000.00
Cow selling	120,000.00
<i>Sub Total</i>	660,000.00
<u>Expenses</u>	
Feed	240,000.00
Vaccine	8,000.00
Electricity	3,600.00
Salary	72,000.00
<i>Sub Total</i>	323,600.00
<i>Net Profit</i>	<i>336,400.00</i>

Income Statement

<i>Item</i>	<i>Amount in BDT</i>					
	<i>Year - 1</i>	<i>Year - 2</i>	<i>Year - 3</i>	<i>Year - 4</i>	<i>Year - 5</i>	<i>Year - 6</i>
<u>Revenue</u>						
Milk Selling	1,026,000.00	1,140,000.00	1,630,200.00	2,188,800.00	1,641,600.00	1,641,600.00
Cow selling	60,000.00	120,000.00	375,000.00	105,000.00	280,000.00	200,000.00
<i>Sub Total</i>	1,086,000.00	1,260,000.00	2,005,200.00	2,293,800.00	1,921,600.00	1,841,600.00
<u>Expenses</u>						
Feed	524,000.00	733,600.00	1,320,480.00	1,257,600.00	905,472.00	1,056,384.00
Vaccine	20,000.00	33,600.00	60,480.00	69,120.00	49,766.40	69,672.96
Electricity	12,000.00	12,000.00	14,400.00	17,280.00	-	-
Salary	144,000.00	144,000.00	144,000.00	144,000.00	144,000.00	144,000.00
Depreciation	68,000.00	68,000.00	68,000.00	68,000.00	68,000.00	-
<i>Sub Total</i>	768,000.00	991,200.00	1,607,360.00	1,556,000.00	1,167,238.40	1,270,056.96
<i>Net Profit</i>	<i>318,000.00</i>	<i>268,800.00</i>	<i>397,840.00</i>	<i>737,800.00</i>	<i>754,361.60</i>	<i>571,543.04</i>
<i>Cumulative Profit</i>	<i>318,000.00</i>	<i>586,800.00</i>	<i>984,640.00</i>	<i>1,722,440.00</i>	<i>2,476,801.60</i>	<i>3,048,344.64</i>

Projected Cash Flow

Particulars	Amount in BDT					
	Year - 1	Year - 2	Year - 3	Year - 4	Year - 5	Year - 6
Receipts						
Opening Balance	-	786,000.00	872,800.00	963,640.00	929,440.00	1,101,801.60
Capital Infusion by Entrepreneur	200,000.00	-	-	-	-	-
Capital Infusion by Investor	2,140,000.00	-	-	-	-	-
Revenue from Milk	1,026,000.00	1,140,000.00	1,630,200.00	2,188,800.00	1,641,600.00	1,641,600.00
Other Revenue	60,000.00	120,000.00	375,000.00	105,000.00	280,000.00	200,000.00
Total Receipts	3,426,000.00	2,046,000.00	2,878,000.00	3,257,440.00	2,851,040.00	2,943,401.60
Payments						
Cows	1,300,000.00	-	-	-	-	-
Cow Shed	250,000.00	-	-	-	-	-
Fixtures and Fittings	20,000.00	-	-	-	-	-
Feeding Bowls	50,000.00	-	-	-	-	-
Water Motor	20,000.00	-	-	-	-	-
Feed	524,000.00	733,600.00	1,320,480.00	1,257,600.00	905,472.00	1,056,384.00
Vaccine	20,000.00	33,600.00	60,480.00	69,120.00	49,766.40	69,672.96
Electricity	12,000.00	12,000.00	14,400.00	17,280.00	-	-
Salary	144,000.00	144,000.00	144,000.00	144,000.00	144,000.00	144,000.00
Bio Gas Plant	-	-	-	150,000.00	-	-
Generator	-	-	-	40,000.00	-	-
Repayment	300,000.00	250,000.00	375,000.00	650,000.00	650,000.00	115,000.00
Total Payments	2,640,000.00	1,173,200.00	1,914,360.00	2,328,000.00	1,749,238.40	1,385,056.96
Closing Balance	786,000.00	872,800.00	963,640.00	929,440.00	1,101,801.60	1,558,344.64

Basic Assumption

- The Project will start with 10 cows (and 10 calves) and it is expected that by the end of five years the number of cows will be 25 cows (including 13 calves).
- Milk production is estimated to be 10 lit./day/cow and will increase gradually with number of cows.
- Other than sales of milk revenue will be generated from selling calves

Bio Gas Plant

- To be installed at the 4th Year when stock crosses 15
- 300 kilos of dung/day
- 11 feet plant
- Cost of Plant BDT 150,000.00
- Cost of Generator BDT 40,000.00
- Power Generation 2,300 Watts (3 to 4 hours/day)

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