

BANKABLE PROJECT PROPOSAL

ON

DAIRY UNIT

Under

DEDS Scheme of NABARD

(For SC - ST Category Beneficiary and Dairy of Ten Milch Animals;)

BENEFICIARY DETAILS

PROMULGATED BY

Name:

Designation

Techno-Economic Assumptions

Cost of 1 Milch Animal incl. transptn. (Rs)	60000
Cost of Insurance / cow/ annum (Under Pashudhan Bima Yojna)	1210
No. of milch animals	10
Lactation period (days)	280
Dry period (days)	120
Milk yield (litres/day)	12
Sale price of milk (Rs / Litre)	40
Sale of manure (Rs. /animal/year)	750
Veterinary aid (Rs /animal/year)	500
Repayment period (years)	5
Rate of Interest on Bank Loan (% p.a.)	13
Income from sale of empty gunny bags (40 kg capacity) (Rs / bag)	15
Green fodder	
Daily Requirement (kg / animal / day)	20
Cost per kg (Rs / kg)	4
Dry fodder	
Daily Requirement (kg / animal / day)	5
Cost per kg (Rs / kg)	5
Concentrate	
Daily Requirement during Lactation period (Kg/animal/day)	4
Daily Requirement during Dryperiod (Kg/animal/day)	1
Cost per kg (Rs / kg)	20
It is assumed that the expenditure on calves will nullify their sale value	
It is assumed that animal insurance will nullify mortality losses.	

Project Cost for Dairy of Milch Animals

SNo	Particular	Cost (Rs)
1	Cost of Milch Animals	6,00,000
Other Optional Expenditures		
2	Insurance premium	12,100
3	Construction of Animal Sheds etc	1,50,000
4	Feed for One Month	55,500
TOTAL (S.No. 1 to 4)		8,17,600
PROJECT COST (For Consideration Under DEEDS)		6,00,000

Financial Summary

1	Project Cost Under DEEDS (Rs)	6,00,000
2	Margin money @15 % of Project Cost (Rs)	90,000
3	Subsidy @ 33.33% of Project Cost	1,99,980
4	Effective Bank Loan	3,10,020
5	Rate of Interest (% p.a.)	13
6	Pay Back Period (Yrs)	5

Re-Payment of Bank Loan

<u>Loan Component</u>	<u>Ist yr</u>	<u>IInd Yr</u>	<u>IIIrd Yr</u>	<u>IVth Yr</u>	<u>Vth Yr</u>
Repayment of Principal (Indicative Only)	62004	62004	62004	62004	62004
Repayment of Interest (Indicative Only)	40303	32242	24182	16121	8061
TOTAL	102307	94246	86186	78125	70065

Projected Lactation chart

S. No.	Years				
	I Year	II Year	III Year	IVYear	V Year
I. Lactation animal days					
First batch	1400	1400	1400	1300	1225
Second batch	900	1225	1225	1225	1225
Total	2300	2625	2625	2525	2450
II. Dry animal days					
First batch	425	425	425	525	600
Second batch	0	600	600	600	600
Total	425	1025	1025	1125	1200

INCOME - EXPENDITURE STATEMENT

Income

SNo	<u>Income Head</u>	<u>Ist yr</u>	<u>IInd Yr</u>	<u>IIIRD Yr</u>	<u>IVth Yr</u>	<u>Vth Yr</u>
1	Sale of Milk	1104000	1260000	1260000	1212000	1176000
2	Sale of Gunny bags	3609	4322	4209	4209	4125
3	Sale of Litter	7500	7500	7500	7500	7500
4	Value of Closing Stock	-	-	-	-	600000
TOTAL		1115109	1271822	1271709	1223709	1787625

Expenditure

SNo	<u>Expenditure Head</u>	<u>Ist yr</u>	<u>IInd Yr</u>	<u>IIIRD Yr</u>	<u>IVth Yr</u>	<u>Vth Yr</u>
1	Cost of feed	478625	613750	613750	607750	603250
2	Veterinary Services	5000	5000	5000	5000	5000
3	Insurance of Cows	12100	0	0	12100	0
4	Repayment of Principal	62004	62004	62004	62004	62004
5	Repayment of Interest	40303	32242	24182	16121	8061
TOTAL		598032	712996	704936	702975	678315

Net Income

Net Income	<u>Ist yr</u>	<u>IInd Yr</u>	<u>IIIRD Yr</u>	<u>IVth Yr</u>	<u>Vth Yr</u>
Net Yearly Income	517078	558826	566774	520734	1109310
Estimated Average Average Monthly Income	54,545 Rs Fifty Four Thousand Five Hundred approx.				