

BANKABLE PROJECT PROPOSAL

ON

DAIRY UNIT

Under

DEDS Scheme of NABARD

(For General Category Beneficiary and Dairy of Two 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	2
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)	3
Rate of Interest on Bank Loan (% p.a.)	11.5
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	1,20,000
Other Optional Expenditures		
2	Insurance premium	2,420
3	Construction of Animal Sheds etc	30,000
4	Feed for One Month	11,100
TOTAL (S.No. 1 to 4)		1,63,520
PROJECT COST (For Consideration Under DEEDS)		1,20,000

Financial Summary

1	Project Cost Under DEEDS (Rs)	1,20,000
2	Margin money @10 % of Project Cost (Rs)	12,000
3	Subsidy @ 25.00% of Project Cost	30,000
4	Effective Bank Loan	78,000
5	Rate of Interest (% p.a.)	11.5
6	Pay Back Period (Yrs)	3

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)	26000	26000	26000	0	0
Repayment of Interest (Indicative Only)	8970	5980	2990	0	0
TOTAL	34970	31980	28990	0	0

Projected Lactation chart

S. No.	Years				
	I Year	II Year	III Year	IVYear	V Year
I. Lactation animal days					
First batch	280	280	280	260	245
Second batch	180	245	245	245	245
Total	460	525	525	505	490
II. Dry animal days					
First batch	85	85	85	105	120
Second batch	0	120	120	120	120
Total	85	205	205	225	240

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	220800	252000	252000	242400	235200
2	Sale of Gunny bags	722	864	842	842	825
3	Sale of Litter	1500	1500	1500	1500	1500
4	Value of Closing Stock	-	-	-	-	120000
TOTAL		223022	254364	254342	244742	357525

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	95725	122750	122750	121550	120650
2	Veterinary Services	1000	1000	1000	1000	1000
3	Insurance of Cows	2420	0	0	2420	0
4	Repayment of Principal	26000	26000	26000	0	0
5	Repayment of Interest	8970	5980	2990	0	0
TOTAL		134115	155730	152740	124970	121650

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	88907	98634	101602	119772	235875
Estimated Average Average Monthly Income	10,747 Rs Ten Thousand Seven Hundred approx.				