

***BANKABLE PROJECT PROPOSAL***

***ON***

**DAIRY UNIT**

Under

**DEDS Scheme of NABARD**

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

August 2018

***BENEFICIARY DETAILS***

***PROMULGATED BY***

**Name:**

**Designation**

## Techno-Economic Assumptions

<b>Cost of 1 Milch Animal incl. transpnt. (Rs)</b>	<b>70000</b>
<b>Cost of Insurance / cow for 3 years (Under Pashudhan Bima Yojna)</b>	<b>1039</b>
<b>No. of milch animals</b>	<b>10</b>
<b>Lactation period (days)</b>	<b>280</b>
<b>Dry period (days)</b>	<b>120</b>
<b>Milk yield (litres/day)</b>	<b>12</b>
<b>Sale price of milk (Rs / Litre)</b>	<b>40</b>
<b>Sale of manure (Rs. /animal/year)</b>	<b>750</b>
<b>Veterinary aid (Rs /animal/year)</b>	<b>500</b>
<b>Repayment period (years)</b>	<b>5</b>
<b>Rate of Interest on Bank Loan (% p.a.)</b>	<b>12.5</b>
<b>Income from sale of empty gunny bags (40 kg capacity) (Rs / bag)</b>	<b>15</b>
<b>Green fodder</b>	
<b>Daily Requirement (kg / animal / day)</b>	<b>20</b>
<b>Cost per kg (Rs / kg)</b>	<b>4</b>
<b>Dry fodder</b>	
<b>Daily Requirement (kg / animal / day)</b>	<b>5</b>
<b>Cost per kg (Rs / kg)</b>	<b>5</b>
<b>Concentrate</b>	
<b>Daily Requirement during Lactation period (Kg/animal/day)</b>	<b>4</b>
<b>Daily Requirement during Dryperiod (Kg/animal/day)</b>	<b>1</b>
<b>Cost per kg (Rs / kg)</b>	<b>20</b>
<b>It is assumed that the expenditure on calves will nullify their sale value</b>	
<b>It is assumed that animal insurance will nullify mortality losses.</b>	

## Project Cost for Dairy of Milch Animals

SNo	Particular	Cost (Rs)
1	Cost of Milch Animals	7,00,000
<b>Other Optional Expenditures</b>		
2	Insurance premium	10,390
3	Construction of Animal Sheds etc	1,50,000
4	Feed for One Month	55,500
<b>TOTAL (S.No. 1 to 4)</b>		<b>9,15,890</b>
<b>PROJECT COST (For Consideration Under DEDS)</b>		<b>7,00,000</b>

## Financial Summary

1	Project Cost Under DEDS (Rs)	7,00,000
2	Margin money @15 % of Project Cost (Rs)	1,05,000
3	Subsidy @ 33% of Project Cost	2,31,000
4	Effective Bank Loan	3,64,000
5	Rate of Interest (% p.a.)	12.5
6	Pay Back Period (Yrs)	5

## Re-Payment of Bank Loan

<u>Loan Component</u>	<u>Ist yr</u>	<u>IIInd Yr</u>	<u>IIIrd Yr</u>	<u>IVth Yr</u>	<u>Vth Yr</u>
<b>Repayment of Principal</b> (Indicative Only)	72800	72800	72800	72800	72800
<b>Repayment of Interest</b> (Indicative Only)	45500	36400	27300	18200	9100
<b>TOTAL</b>	<b>118300</b>	<b>109200</b>	<b>100100</b>	<b>91000</b>	<b>81900</b>

## Projected Lactation chart

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

# 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	-	-	-	-	700000
<b>TOTAL</b>		<b>1115109</b>	<b>1271822</b>	<b>1271709</b>	<b>1223709</b>	<b>1887625</b>

## 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	10390	0	0	10390	0
4	Repayment of Principal	72800	72800	72800	72800	72800
5	Repayment of Interest	45500	36400	27300	18200	9100
<b>TOTAL</b>		<b>612315</b>	<b>727950</b>	<b>718850</b>	<b>714140</b>	<b>690150</b>

## 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	502794	543872	552859	509569	1197475
Estimated Average Average Monthly Income	<b>55,110</b> <b>Rs Fifty Five Thousand approx.</b>				