

***BANKABLE PROJECT PROPOSAL***

***ON***

**DAIRY UNIT**

Under

**DEDS Scheme of NABARD**

(For SC / ST Beneficiary and Dairy of Two Milch Animals.)

August 2018

***BENEFICIARY DETAILS***

***PROMULGATED BY***

**Name:**

**Designation**

## Techno-Economic Assumptions

Cost of 1 Milch Animal incl. transptn. (Rs)	70000
Cost of Insurance / cow for 3 yaers (Under Pashudhan Bima Yojna)	1039
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)	5
Rate of Interest on Bank Loan (% p.a.)	12.5
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	1,40,000
<b>Other Optional Expenditures</b>		
2	Insurance premium	2,078
3	Construction of Animal Sheds etc	30,000
4	Feed for One Month	11,100
<b>TOTAL (S.No. 1 to 4)</b>		<b>1,83,178</b>
<b>PROJECT COST (For Consideration Under DEEDS)</b>		<b>1,40,000</b>

## Financial Summary

1	Project Cost Under DEEDS (Rs)	1,40,000
2	Margin money @15 % of Project Cost (Rs)	21,000
3	Subsidy @ 33% of Project Cost	46,200
4	Effective Bank Loan	72,800
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>IInd Yr</u>	<u>IIIrd Yr</u>	<u>IVth Yr</u>	<u>Vth Yr</u>
<b>Repayment of Principal</b> (Indicative Only)	14560	14560	14560	14560	14560
<b>Repayment of Interest</b> (Indicative Only)	9100	7280	5460	3640	1820
<b>TOTAL</b>	<b>23660</b>	<b>21840</b>	<b>20020</b>	<b>18200</b>	<b>16380</b>

## Projected Lactation chart

S. No.	Years				
	I Year	II Year	III Year	IVYear	V Year
<b>I. Lactation animal days</b>					
First batch	280	280	280	260	245
Second batch	180	245	245	245	245
<b>Total</b>	<b>460</b>	<b>525</b>	<b>525</b>	<b>505</b>	<b>490</b>
<b>II. Dry animal days</b>					
First batch	85	85	85	105	120
Second batch	0	120	120	120	120
<b>Total</b>	<b>85</b>	<b>205</b>	<b>205</b>	<b>225</b>	<b>240</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	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	-	-	-	-	140000
	<b>TOTAL</b>	<b>223022</b>	<b>254364</b>	<b>254342</b>	<b>244742</b>	<b>377525</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	95725	122750	122750	121550	120650
2	Veterinary Services	1000	1000	1000	1000	1000
3	Insurance of Cows	2078	0	0	2078	0
4	Repayment of Principal	14560	14560	14560	14560	14560
5	Repayment of Interest	9100	7280	5460	3640	1820
	<b>TOTAL</b>	<b>122463</b>	<b>145590</b>	<b>143770</b>	<b>142828</b>	<b>138030</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	<b>100559</b>	<b>108774</b>	<b>110572</b>	<b>101914</b>	<b>239495</b>
Estimated Average Average Monthly Income	<b>11,022</b> <b>Rs Eleven Thousand approx.</b>				