

BANKABLE PROJECT PROPOSAL

ON

DAIRY UNIT

Under

DEDS Scheme of NABARD

(For General Category 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 years (Under Pashudhan Bima Yojna)	2078
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
Other Optional Expenditures		
2	Insurance premium	4,156
3	Construction of Animal Sheds etc	30,000
4	Feed for One Month	11,100
TOTAL (S.No. 1 to 4)		1,85,256
PROJECT COST (For Consideration Under DEEDS)		1,40,000

Financial Summary

1	Project Cost Under DEEDS (Rs)	1,40,000
2	Margin money @ 15 % of Project Cost (Rs)	21,000
3	Subsidy @ 25 % of Project Cost	35,000
4	Effective Bank Loan	84,000
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>IInd Yr</u>	<u>IIIrd Yr</u>	<u>IVth Yr</u>	<u>Vth Yr</u>
Repayment of Principal (Indicative Only)	16800	16800	16800	16800	16800
Repayment of Interest (Indicative Only)	10500	8400	6300	4200	2100
TOTAL	27300	25200	23100	21000	18900

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	-	-	-	-	140000
TOTAL		223022	254364	254342	244742	377525

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	4156	0	0	4156	0
4	Repayment of Principal	16800	16800	16800	16800	16800
5	Repayment of Interest	10500	8400	6300	4200	2100
TOTAL		128181	148950	146850	147706	140550

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	94841	105414	107492	97036	236975
Estimated Average Average Monthly Income	10,696 Rs Ten Thousand and Five Hundred approx.				