

***BANKABLE PROJECT PROPOSAL***

***ON***

**DAIRY UNIT**

Under

**DEDS Scheme of NABARD**

(For General Category Beneficiary and Dairy of Ten Milch Animals;)

August 2018

***BENEFICIARY DETAILS***

***PROMULGATED BY***

**Name:**

**Designation**

## Techno-Economic Assumptions

Cost of 1 Milch Animal incl. transpntn. (Rs)	70000
Cost of Insurance / cow for 3 years (Under Pashudhan Bima Yojna)	2078
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.)	12.5
Income from sale of empty gunny bags (40 kg capacity) (Rs / bag)	15
<b>Green fodder</b>	
Daily Requirement (kg / animal / day)	20
Cost per kg (Rs / kg)	4
<b>Dry fodder</b>	
Daily Requirement (kg / animal / day)	5
Cost per kg (Rs / kg)	5
<b>Concentrate</b>	
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	7,00,000
<b>Other Optional Expenditures</b>		
2	Insurance premium	20,780
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>9,26,280</b>
<b>PROJECT COST (For Consideration Under DEEDS)</b>		<b>7,00,000</b>

## Financial Summary

1	Project Cost Under DEEDS (Rs)	<b>7,00,000</b>
2	Margin money @ 15 % of Project Cost (Rs)	<b>1,05,000</b>
3	Subsidy @ 25% of Project Cost	<b>1,75,000</b>
4	Effective Bank Loan	<b>4,20,000</b>
5	Rate of Interest (% p.a.)	<b>12.5</b>
6	Pay Back Period (Yrs)	<b>5</b>

## 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)	84000	84000	84000	84000	84000
<b>Repayment of Interest</b> (Indicative Only)	52500	42000	31500	21000	10500
<b>TOTAL</b>	<b>136500</b>	<b>126000</b>	<b>115500</b>	<b>105000</b>	<b>94500</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	20780	0	0	20780	0
4	Repayment of Principal	84000	84000	84000	84000	84000
5	Repayment of Interest	52500	42000	31500	21000	10500
<b>TOTAL</b>		<b>640905</b>	<b>744750</b>	<b>734250</b>	<b>738530</b>	<b>702750</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	474204	527072	537459	485179	1184875
Estimated Average Average Monthly Income	<b>53,480</b> Rs Fifty Three Thousand approx.				