

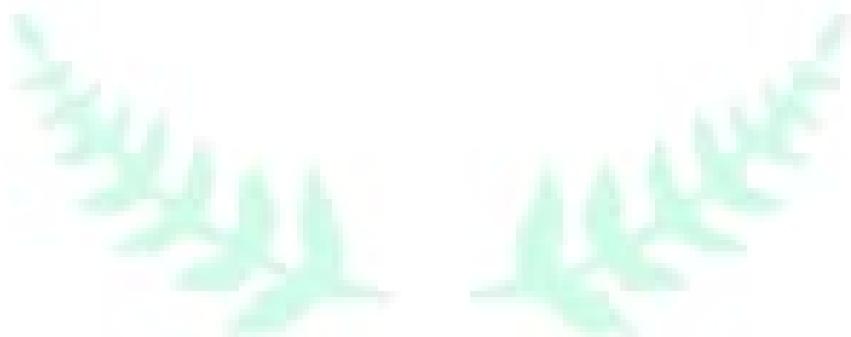


Detailed Project Report

on

Milk Tanker

Under MKUY



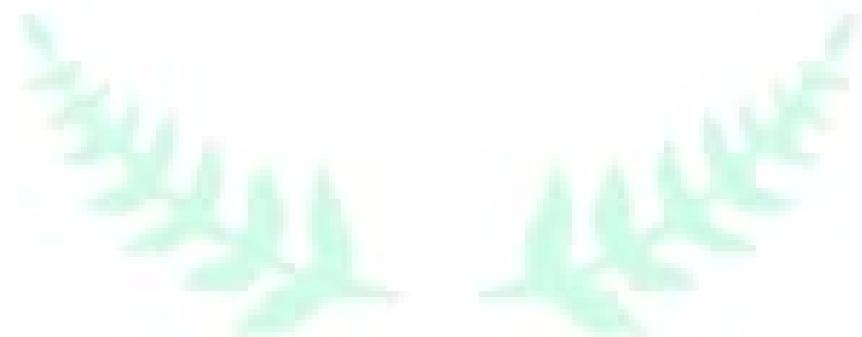
Name of the Entrepreneur/Entity:

Address:



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1. Project Summary

1	Name of the Enterprise (as per the Illustrative List of Enterprises)	Milk Tanker
2	Sector (as per the Illustrative List of Enterprises)	AH&VS
3	Project Capacity ¹	6KL Double Compartment
4	Key components of the project	Processing, Packaging and Selling
5	Project Address: (Village/Ward, Gram Panchayat/Municipality, Block, District)	
6	Products/Output from the project	Milk Transportation
7	Total Project Cost	Rs. 19,90,000
8	Fixed Capital Cost	Rs. 19,40,000
9	Working/Recurring capital	Rs. 50,000
10	Bank Finance/ Self Finance	Bank Loan
11	Bank Loan Amount	Rs. 17,91,000
12	Promoter Contribution (min 10% in case of bank loan)	Rs. 1,99,000
13	Assumed Rate of Interest	11%
14	Subsidy Eligibility (40%, 50%)	
15	Repayment Terms (Tenure, Moratorium, Frequency, Mode of Repayment: equal principal/equal instalment)	Equal Monthly Instalment
16	Key Financial Indicators: 1. Average Annual Net Profit 2. Debt Service Coverage Ratio (DSCR) 3. Internal Rate of Return 4. Break Even Year	
		Rs. 4,66,603
		1.60
		23.95%
		3 Years and 5 Months
17	Estimated employment to be generated (nos.)	2

Note: The price quoted in the DPR is indicative. Final CIS will be calculated as per the Rate in MKUY guideline.

¹ Capacity can be in terms of area or quantity



2. Project Profile

2.1 Entrepreneur/Entity Profile

1	Name of the Entrepreneur/Entity	
2	Legal status (Individual/ Group/ FPO/ FPC/ Proprietorship/ Partnership firm/ Company/ Cooperative/ Federation/ Society/ Trust)	
3	Name of Representative ² in Ease of entity	
4	Gender (Male/ Female/ Third Gender/ Not Applicable)	
5	Date of Birth of Individual/Representative of Entity	
6	Date of Incorporation/Registration of Entity	
7	Category opted for (Women/ ST/ SC/ Differently Abled/ Third gender/ Agri & Allied Graduate)	
8	Educational Qualification of Individual/Representative of Entity	
9	Passport size photograph of the Individual/ Representative of entity	
10	Local Address for Correspondence of the Individual/ Representative of entity	
11	Registered Address of Entity	
12	Main Office/Branch Address of Entity	
13	Phone no. of Individual/Representative of Entity	
14	Email Id of Individual/Representative of Entity	
15	AADHAR No. of Individual/Representative	
16	PAN of Individual/Representative of Entity, if available	
17	Farmer Id of Individual, if available	
18	Details of other Partner/Director/ President/Secretary	
19	Registration No./ CIN of the Entity ³	
20	PAN/TAN of Entity	
21	GSTIN of Entity, if available	
22	Details of experience and exposure relevant to the proposed enterprise/project (family business, work experience, e- learning/certificate courses, trainings undertaken etc.)	

² Representative should be authorized by the board/governing body of the entity.

³ Registration document:

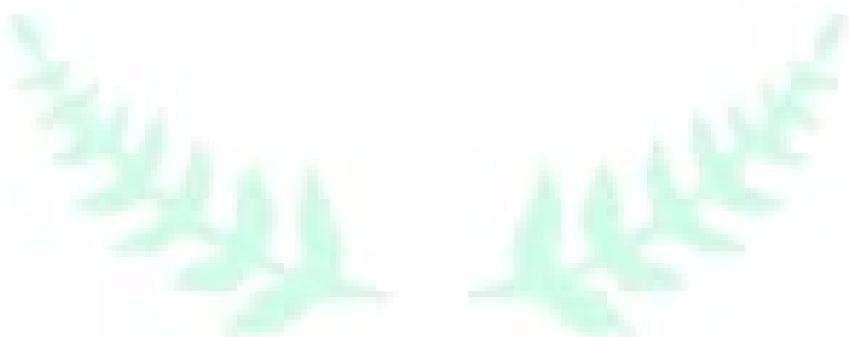
Groups (SHG/PG/): FPO: Proprietorship firm: Registration Certificate under Shops & Establishment Act, Partnership firm: Registration Certificate from IGR of state, Company (Pvt. Ltd., Public Ltd., LLP, OPC, FPC): Certification of Incorporation, Cooperative/ Federation: Certificate of Registration from Registrar of Cooperative Societies, Society/Trust: Darpan Unique Id



2.2. Project Consultant Details

DPR prepared by:

Please provide further details of the consultant:



2.3. Concept and Scope of the Project

The milk tanker operator is a vital link in the dairy supply chain between the farmer and the processor. There are different capacity of milk tankers available, normally 3KL single compartment, 6 KL double compartment, 9KL triple compartment. Small tankers are used to transfer milk from collection centre to the chilling centre or processing plant, however big tankers are used to transfer milk from chilling centre to the processing plant. The demand of milk tanker has been increased with increase in milk production and processing. In India, normally milk processors takes the milk tanker on lease.

Raw milk handling from farmer to processing plant is as below



3. Techno-commercial Assumptions

Sl. No.	Parameter	Value	Unit
1	Increase in Rate of Transportation	8	%
2	Increase in Diesel Price	5	%
3	Collection from Debtors (First Year)	15	Days
4	Collection from Debtors	15	Days
5	Payable to Creditors	15	Days
6	Drawing By Promoter	50	%
7	Increase in Staff Salary	5	%
8	Rate of Interest on TL	11	%
9	Rate of Interest on WC	9	%
10	Loan Repayment (in year)	7	Years
11	Working Capital - Fuel (Diesel)	30	Days
12	Finished Goods in stock (on sales)	0	Days
13	Promoter's Contribution (Term Loan)	10	%
14	Promoter's Contribution (Working Capital)	10	%
15	Working Capital Requirement	10	Days
17	Working Capital Utilisation	100	%
18	Distance travel during the day (to and fro)	400	Km
19	Average Mileage	8	km/lit.
20	Rate of Diesel	97	Rs/lit.
21	No. of Working Days	350	Days



4. Financial Details

4.1. Project Fixed Capital

Details of Fixed Assets					
Sl. No.	Particulars	Unit	Qty.	Cost per unit	Total
A	Land				
1	Land Development	NA	NA	NA	0
2	Fencing (Barbed wire/Green Fencing)	NA	NA	NA	0
	Sub Total				
B	Civil Construction				
1	Garage	sq. ft	200	400.00	80,000
	Sub Total				80,000
C	Water Supply				
1	NA	NA	NA	NA	0
D	Electrification				
1	NA	NA	NA	NA	0
E	Plant & Machinery				
Sl. No.	Particulars	Specification	Qty	Unit Price	total
1	Vehicle	Tata LPT 909 HEX2 BS-IV	1	1400000	14,00,000
2	Insulated 2 compartment Tank (3000 lit/compartment)	SS-304 with data logger	1	430000	4,30,000
	Total				18,30,000
F	Miscellaneous Expenditure				
1	Insurance premium of assets				30,000
2	DPR Cost				
3	Other Misc. Exp				
	Total				30,000

4.2. Project Variable Expenses

Details of Recurring Expenditure					
A	Details of raw materialas				
Sl. No.	Items	Rate per lit. (Rs)	Qty. per day (lit)	Qty. per annum (lit.)	Total (Rs)
1	Diesel	97	50	17,500	16,97,500
	Total				16,97,500

**Details of salary and other benefits**

Sl. No.	Type of Workers	No. of Worker	Salary Per Month/head (Rs)	Total Salary per Annum (Rs)
1	Driver	1	20000	2,40,000
2	Unskilled Worker (Helper)	1	8,000	96,000
	Grand Total	2		3,36,000

4.3. Details of Sales**Details of sales (Per annum @100% capacity)**

Sl. No.	Type of products	Unit	Rate per km (Rs)	Dist. per day (km)	Dist. per annum (km)	Total (Rs)
1	Transportation Charges	Rs.	20	400	1,40,000	28,00,000
	Total					28,00,000



4.4. Project Balance Sheet

Liabilities	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Capital	-	3,16,906	3,22,234	3,63,074	4,11,409	4,58,119	5,33,118
Add: Introduced	1,99,000						
Add: Profit	2,36,906	3,29,328	4,05,840	4,61,336	5,06,709	6,08,999	7,17,099
Less: Drawing	1,19,000	3,24,000	3,65,000	4,13,000	4,60,000	5,34,000	6,26,000
Closing Capital	3,16,906	3,22,234	3,63,074	4,11,409	4,58,119	5,33,118	6,24,218
Term Loan from Bank	15,70,645	13,74,997	11,56,710	9,13,163	6,41,432	3,38,258	-
Current Liabilities							
Cash Credit from Bank	45,000	45,000	45,000	45,000	45,000	45,000	45,000
Sundry Creditors	76,388	91,700	99,050	1,07,000	1,15,600	1,24,850	1,34,850
Expenses Payable	34,700	39,600	44,600	53,000	62,600	66,500	70,600
Current Provisions	-	4,175	8,202	11,123	17,302	42,875	69,900
Total Current Liabilities	1,56,088	1,80,475	1,96,852	2,16,123	2,40,502	2,79,225	3,20,350
Total Liabilities	20,43,638	18,77,706	17,16,636	15,40,695	13,40,053	11,50,601	9,44,567
Assets							
Fixed Assets	19,10,000	19,10,000	19,10,000	19,10,000	19,10,000	19,10,000	19,10,000
Less Depreciation	2,82,500	5,23,025	7,27,831	9,02,241	10,50,780	11,77,301	12,85,080
Net Fixed Assets	16,27,500	13,86,975	11,82,169	10,07,759	8,59,220	7,32,699	6,24,920
Current Assets							
Sundry Debtors	1,26,000	1,51,200	1,63,300	1,76,400	1,90,600	2,05,800	2,22,300
Inventories	1,31,000	1,57,200	1,69,800	1,83,500	1,98,200	2,14,100	2,31,200
Cash and Bank Balance	25,200	30,300	32,700	35,300	38,200	41,200	44,500
Other Current Assets	1,33,938	1,52,031	1,68,667	1,37,736	53,833	(43,198)	(1,78,352)
Total Current Assets	4,16,138	4,90,731	5,34,467	5,32,936	4,80,833	4,17,902	3,19,648
Total Assets	20,43,638	18,77,706	17,16,636	15,40,695	13,40,053	11,50,601	9,44,567



4.5. Calculation of Depreciation

Rates of Depreciation		10%	15%	Total depreciation for the year (Rs)		
Year	1	8,000.00	2,74,500			2,82,500
	2	7,200.00	2,33,325			2,40,525
	3	6,480.00	1,98,326			2,04,806
	4	5,832.00	1,68,577			1,74,409
	5	5,248.80	1,43,291			1,48,540
	6	4,723.92	1,21,797			1,26,521
	7	4,251.53	1,03,528			1,07,779

4.6. Projected P&L

Description	Year ending March 31st						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	90	100	100	100	100	100	100
Revenue							
Sales	25,20,000	30,24,000	32,66,000	35,28,000	38,11,000	41,16,000	44,46,000
Opening Stock of Finished Goods	-	-	-	-	-	-	-
Closing Stock of Finished Goods	-	-	-	-	-	-	-
Total Income (A)	25,20,000	30,24,000	32,66,000	35,28,000	38,11,000	41,16,000	44,46,000
Expenditure							
Opening stock of (Diesel)	-	1,31,000	1,57,200	1,69,800	1,83,500	1,98,200	2,14,100
Purchase of Diesel	15,27,750	18,34,000	19,81,000	21,40,000	23,12,000	24,97,000	26,97,000
Closing Stock of Raw material	1,31,000	1,57,200	1,69,800	1,83,500	1,98,200	2,14,100	2,31,200
Raw Material Consumption	13,96,750	18,07,800	19,68,400	21,26,300	22,97,300	24,81,100	26,79,900
Repair & Maintenance	25,200	60,480	97,980	1,76,400	2,66,770	2,88,120	3,11,220
Insurance cost	30,000	31,500	33,100	34,800	36,600	38,500	40,500
Administrative salaries and wages	3,36,000	3,52,800	3,70,500	3,89,100	4,08,600	4,29,100	4,50,600
Other Misc Expenses [@1% of sales]	25,200	30,240	32,660	35,280	38,110	41,160	44,460
Total Cost	18,13,150	22,82,820	25,02,640	27,61,880	30,47,380	32,77,980	35,26,680
Profit Before Depreciation, Interest and Tax	7,06,850	7,41,180	7,63,360	7,66,120	7,63,620	8,38,020	9,19,320
Depreciation	2,82,500	2,40,525	2,04,806	1,74,409	1,48,540	1,26,521	1,07,779



Description	Year ending March 31st						
	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit Before Interest and Tax	4,24,350	5,00,655	5,58,554	5,91,711	6,15,080	7,11,499	8,11,541
Interest on Term Loan	1,83,394	1,63,102	1,40,462	1,15,202	87,019	55,575	20,492
Interest on Working Capital Loan	4,050	4,050	4,050	4,050	4,050	4,050	4,050
Total Interest Paid	1,87,444	1,67,152	1,44,512	1,19,252	91,069	59,625	24,542
Profit Before Tax	2,36,906	3,33,503	4,14,042	4,72,459	5,24,012	6,51,874	7,86,999
Income Tax	-	4,175	8,202	11,123	17,302	42,875	69,900
Profit after Tax	2,36,906	3,29,328	4,05,840	4,61,336	5,06,709	6,08,999	7,17,099
Sales	25,20,000	30,24,000	32,66,000	35,28,000	38,11,000	41,16,000	44,46,000

4.7. Projected Cash Flow

Period Ending:	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Cash & Bank Balance at Beginning	-	25,200	30,300	32,700	35,300	38,200	41,200
Cash Inflow during the Period	23,26,138	5,94,240	6,27,023	6,85,947	7,63,530	8,71,275	10,01,158
Cash Outflow during the Period	23,00,938	5,89,140	6,24,623	6,83,347	7,60,630	8,68,275	9,97,858
Closing Cash & Bank Balance	25,200	30,300	32,700	35,300	38,200	41,200	44,500

4.8. Projected Loan Repayment

Year	Interest	EMI	Principal
1	1,83,393.92	3,58,749.29	1,75,355.37
2	1,63,102.00	3,58,749.29	1,95,647.29
3	1,40,461.93	3,58,749.29	2,18,287.36
4	1,15,201.97	3,58,749.29	2,43,547.32
5	87,018.95	3,58,749.29	2,71,730.34
6	55,574.63	3,58,749.29	3,03,174.65
7	20,491.62	3,58,749.29	3,38,257.67
Total	7,65,245.02	25,11,245.02	17,46,000.00



4.9. Calculation of DSCR, IRR and BEP

DSCR							
Year	Y1	Y2	y3	Y4	Y5	Y6	Y7
Net Sales	25,20,000	30,24,000	32,66,000	35,28,000	38,11,000	41,16,000	44,46,000
Net Profit	2,36,906	3,29,328	4,05,840	4,61,336	5,06,709	6,08,999	7,17,099
Depreciation	1,87,444	1,67,152	1,44,512	1,19,252	91,069	59,625	24,542
Cash Accruals (a)	4,24,350	4,96,480	5,50,352	5,80,588	5,97,778	6,68,624	7,41,641
Principal	1,75,355	1,95,647	2,18,287	2,43,547	2,71,730	3,03,175	3,38,258
Interest	1,87,444	1,67,152	1,44,512	1,19,252	91,069	59,625	24,542
Total (b)	3,62,799						
DSCR	1.17	1.37	1.52	1.60	1.65	1.84	2.04
Average DSCR				1.60			

Calculation of Break-Even Point (BEP)							
Sales	25,20,000	30,24,000	32,66,000	35,28,000	38,11,000	41,16,000	44,46,000
Variable Cost	14,21,950	18,38,040	20,01,060	21,61,580	23,35,410	25,22,260	27,24,360
Contribution	10,98,050	11,85,960	12,64,940	13,66,420	14,75,590	15,93,740	17,21,640
Fixed Cost	8,61,144	8,52,457	8,50,898	8,93,961	9,51,578	9,41,866	9,34,641
BEP Sales	19,76,306	21,73,623	21,96,969	23,08,145	24,57,638	24,32,466	24,13,636
Average BEP sales				22,79,836			

Calculation of Internal Rate of Return (IRR)					
Sl. No.	Year	PAT	Depreciation	Cash Accrual	
	Cash outflow at beginning			-19,90,000	
1	31-03-2023	2,36,906	2,82,500	5,19,406	
2	31-03-2024	3,29,328	2,40,525	5,69,853	
3	31-03-2025	4,05,840	2,04,806	6,10,646	
4	31-03-2026	4,61,336	1,74,409	6,35,745	
5	31-03-2027	5,06,709	1,48,540	6,55,249	
6	31-03-2028	6,08,999	1,26,521	7,35,520	
7	31-03-2029	7,17,099	1,07,779	8,24,879	
IRR		23.95%			
Payback Period		3 Years 5 Months			



4.10. Summary of Project Cost

Sl. No.	Name of Assets	Amount (Rs)
1	Land Development	-
2	Civil Construction	80,000
3	Irrigation/Water Supply	-
4	Electrification	-
5	Plant & Machinery	18,30,000
6	Livestock	-
7	Insurance	30,000
8	DPR Cost	-
9	Other Misc. Exp.	-
Total Fixed Cost		19,40,000
Recurring		50,000
Cost of Project		19,90,000