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# **Detailed Project Report**

**on**

## **Commercial Dairy Farming – Bank Finance (10 Cows)**

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**Under MKUY**



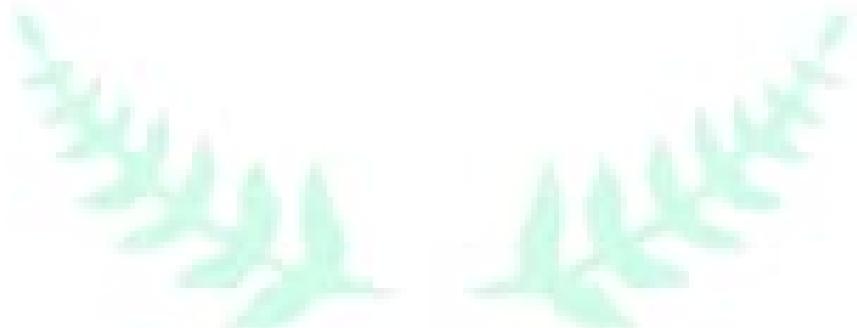
**Name of the Entrepreneur/Entity:**

**Address:**



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## 1. Project Summary

1	Name of the Enterprise (as per the Illustrative List of Enterprises)	Commercial Dairy Farming (10 Cows)				
2	Sector (as per the Illustrative List of Enterprises)	AH&VS				
3	Project Capacity <sup>1</sup>	60 lit. Milk per day				
4	Key components of the project	Dairy farming and milk selling				
5	Project Address (Village/Ward, Gram Pranchayat/Municipality, Block, District)					
6	Products/Output from the project	Milk				
7	Total Project Cost	Rs. 15,27,350				
8	Fixed Capital Cost	Rs. 15,08,750				
9	Working/Recurring capital	Rs. 18,600				
10	Bank Finance/ Self Finance	Bank Loan				
11	Bank Loan Amount	Rs. 10,71,005				
12	Promoter Contribution (min 10% in case of bank loan)	Rs. 4,56,345				
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: <ol style="list-style-type: none"><li>1. Average Annual Net Profit</li><li>2. Debt Service Coverage Ratio (DSCR)</li><li>3. Internal Rate of Return</li><li>4. Break Even Point (BEP)/Year</li></ol>	<table border="1"><tr><td>Rs. 4,63,782</td></tr><tr><td>2.43</td></tr><tr><td>23.24%</td></tr><tr><td>3 Year 9 Month</td></tr></table>	Rs. 4,63,782	2.43	23.24%	3 Year 9 Month
Rs. 4,63,782						
2.43						
23.24%						
3 Year 9 Month						
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.**

<sup>1</sup> 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 <sup>2</sup> 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 <sup>3</sup>	
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.)	

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

<sup>3</sup> 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: APICOL

Please provide further details of the consultant:





## 2.3. Concept and Scope of the Project

Dairy farming from being a traditional family run business, today has grown hugely to an organized dairy industry with technological specializations in every part of the process. There has been tremendous growth in dairy farming sector in terms of technological advancement that help the modern dairy farms to manage thousands of dairy cows and buffaloes.

The scope of dairy farming in Odisha is considerable due to the state's agrarian economy, growing population, and increasing demand for dairy products. Dairy farming has the potential to significantly contribute to rural livelihoods, nutritional security, and overall economic development in Odisha. Dairy farming involves the rearing of dairy animals, primarily cows and buffaloes, to produce milk and its by-products. India has a diverse and vibrant dairy sector that plays a crucial role in providing livelihoods to millions of rural households and contributing to the country's economy.

### **Scope of Dairy farming in Odisha**

#### **1. Rural Livelihood Generation**

Dairy farming can play a vital role in generating livelihoods for rural households in Odisha. The state has a substantial rural population, and dairy farming offers an opportunity for small and marginal farmers to diversify their income sources and improve their economic conditions.

#### **2. Nutritional Security**

Dairy products are rich sources of essential nutrients like protein, calcium, and vitamins. Promoting dairy farming in Odisha can contribute to improving the nutritional intake of its residents, especially women and children.

#### **3. Employment Opportunities**

Dairy farming can create direct and indirect employment opportunities. From animal care and milking to transportation and milk processing, there are various stages of the dairy value chain that require a workforce.

#### **4. Economic Contribution**

The dairy sector can contribute to Odisha's economy by providing a steady income source for farmers, reducing rural-urban migration, and enhancing the overall GDP of the state.

#### **5. Poverty Alleviation**

Dairy farming has the potential to uplift marginalized communities by offering them a means of income generation. It can help in reducing poverty and improving the standard of living for many families.

#### **6. Value Addition and Processing**

Besides raw milk production, dairy farming also provides opportunities for value addition through milk processing. Value-added dairy products, such as flavored milk, yogurt, and



cheese, have a higher market value. Dairy farmers can capitalize on these opportunities by processing raw milk into various products.

## 7. Women Empowerment

Women in Odisha, like in many parts of India, are actively involved in dairy-related activities. Promoting dairy farming can empower women by offering them income-generating opportunities and increasing their decision-making roles.

## 8. Sustainable Agriculture

Dairy farming can be integrated into existing farming systems, contributing to sustainable agricultural practices. Manure from dairy animals can be used as organic fertilizer, enhancing soil health and crop yields.

### Market Potential

Urbanization leads to changes in dietary habits, with an increased demand for processed and value-added dairy products. Urban areas provide a ready market for dairy products, including fresh milk, yogurt, cheese, and more. Dairy products are an essential source of nutrition, especially proteins and calcium. As awareness about health and nutrition increases, the demand for dairy products is likely to rise.

**Export Potential:** With proper quality control and adherence to international standards, dairy products from Odisha could have export potential, contributing to the state's economic growth.

**Dairy Cooperatives and Organizations:** Dairy cooperatives and organizations play a crucial role in organizing farmers, ensuring fair prices, and facilitating market linkages.

## 3. Techno-commercial Assumptions

Sl. No.	Parameter	Value	Unit
1	Increase in selling price of milk per annum	5	%
2	Increase in price of electricity, medicine, veterinary aid and feed per annum	2	%
3	Collection from Debtors (First Year)	10	Days
4	Collection from Debtors	10	Days
5	Payable to Creditors	15	Days
6	Drawing By Promoter	30	%
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	Raw Material in Stock (on sales)	15	Days
12	Finished Goods in stock (on sales)	0	Days
13	Promoter's Contribution (Term Loan)	30	%
14	Promoter's Contribution (Working Capital)	20	%
15	Working Capital Requirement	15	Days
17	Working Capital Utilisation	100	%
18	Cost of land development (LS)	20000	Rs.



Sl. No.	Parameter	Value	Unit
19	Cost of fencing (LS)	40000	Rs.
20	Cost of shed construction/sq.ft.	450	Rs.
21	Cost of office cum storeroom construction / sq.ft. (RCC structure)	650	Rs.
22	Borewell / Tube well with pump, pipeline, overhead tank and fitments	110000	Rs.
23	Cost per cow including transportation	65000	Rs.
24	Cost of culled animals/Culled animal	10000	Rs.
25	Cost of electrification (as % of civil cost)	3	%
26	Cost of equipment / Animal	1000	Rs.
27	Cost of Milking Machine, Chaff cutter & other Misc.	40000	Rs.
28	Cost of Concentrate feed per animal per day during lactation period	135	Rs
29	Cost of Concentrate feed per animal per day during dry period	54	Rs
30	Cost of medicine and veterinary aid/ animal/year	2000	Rs.
31	Quantity of conc. Feed/Bag	50	Kg
32	Cost of dry fodder per animal per day during lactation period	25	Rs
33	Cost of dry fodder per animal per day during dry period	25	Rs
34	Cost of green fodder/kg	Own grown	
35	Cost of fodder cultivation/ Acre	12000	Rs.
36	Fodder Cultivation	1	Acre
37	No of animals	10	No
38	No of animals/batch	5	No
39	Quantity of conc. Feed/Bag in Kg	50	Kg
40	Average milk yield (ltr/day)	12	Ltr
41	Floor space (sq.ft/adult animal)	60	Sq.Ft
42	Floor space(sq.ft/calf)	20	Sq.Ft
43	Office cum Storeroom	300	Sq.Ft
44	Insurance premium/annum	7.5	%
45	Selling price of milk	36	Rs./lit
46	Sale price of gunny Bag	5	Rs./bag
47	Sale price of Manure/Tonne	Used in fodder cultivation	
48	Lactation days for first batch	300	Days
49	Lactation days for second batch	180	Days
50	Dry days	65	Days

FEEDING SCHEDULE					
		Lactation	Dry		
Type of Feed	Rate/Kg (Rs.)	Quantity	Cost/day	Quantity	Cost/day
Conc. feed/animal/day	27	5	135	2	54
Green fodder/animal/day	0	30	Own grown	20	Own grown
Dry fodder/animal/day	5	5	25	5	25
<b>Total</b>			<b>160</b>		<b>79</b>



LACTATION CHART/ANIMAL				
Year	1 <sup>st</sup> Batch		2 <sup>nd</sup> Batch	
	Lactation Days	Dry Days	Lactation Days	Dry Days
1 <sup>st</sup> Year	300	65	180	0
2 <sup>nd</sup> Year	300	65	300	65
3 <sup>rd</sup> Year	300	65	300	65
4 <sup>th</sup> Year	300	65	300	65
5 <sup>th</sup> Year	300	65	300	65
6 <sup>th</sup> Year	300	65	300	65
7 <sup>th</sup> Year	300	65	300	65

TOTAL CONCENTRATE FEED CONSUMED (Kgs)				
Year	Lactation	Dry	Total	No of gunny bags
1 <sup>st</sup> Year	10500	650	11150	223
2 <sup>nd</sup> Year	13500	1300	14800	296
3 <sup>rd</sup> Year	13500	1300	14800	296
4 <sup>th</sup> Year	13500	1300	14800	296
5 <sup>th</sup> Year	13500	1300	14800	296
6 <sup>th</sup> Year	13500	1300	14800	296
7 <sup>th</sup> Year	13500	1300	14800	296

## 1. Financial Details

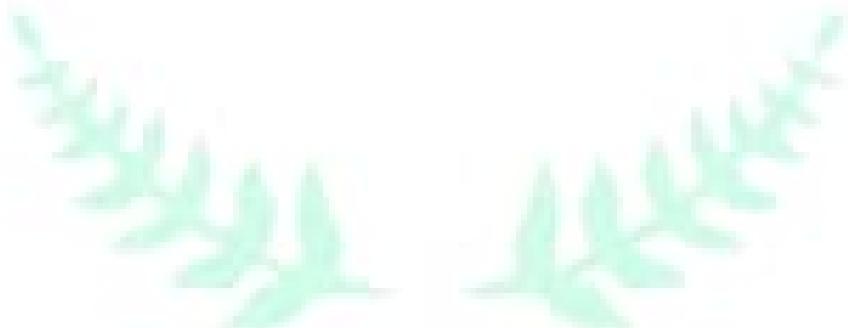
### 4.1. Project Fixed Capital

Sl. No.	Particulars	Unit	Qty.	Cost per unit (Rs)	Total (Rs)
<b>A Land</b>					
1	Land Development	LS			20,000
2	Fencing (Barbed wire/Green Fencing)	LS			40,000
<b>Sub Total</b>					<b>60,000</b>
<b>B Civil Construction</b>					
1	Animal Shed	Sq. ft.	600	450	2,70,000
2	Calf Shed	Sq. ft.	200	450	90,000
3	Store cum office room	Sq. ft.	300	650	1,95,000
<b>Sub Total</b>					<b>5,55,000</b>
<b>C Water Supply</b>					
1	Borewell / Tube well with pump, pipeline, overhead tank and fitments				1,10,000
<b>D Electrification</b>					
1	Installation and Fitting (3% of civil cost)				17,000

E	Plant & Machinery	Unit/ Specification	Qty.	Unit Price (Rs)	Total (Rs)
Sl. No.	Particulars	Unit/ Specification	Qty.	Unit Price (Rs)	Total (Rs)
1	Equipment (Feeder/Drinker etc.)	Nos	10	1,000	10,000
2	Cost of Milking Machine, Chaff cutter & other Misc.	Nos	1	40,000	40,000
<b>Total</b>					<b>50,000</b>
<b>F Livestock</b>					
1	Cow including transportation	Nos	10	65,000	6,50,000



	<b>Total</b>				<b>6,50,000</b>
<b>G</b>	<b>Miscellaneous Expenditure</b>				
1	Insurance premium				48,750
2	Fodder cultivation				12,000
3	DPR cost				3,619
4	Other miscellaneous exp.				2,381
	<b>Total Miscellaneous Expenditure</b>				<b>66,750</b>





## 4.2. Project Variable Expenses

Details of Recurring Expenditure										
A	Details of raw material									
Sl. No.	Items	Unit	Rate (Rs)	1	2	3	4	5	6	7
1	Cost of feeding during lactation	Rs	160	3,84,000	4,89,600	4,99,392	5,09,380	5,19,567	5,29,959	5,40,558
2	Cost of feeding during dry period	Rs	79	25,675	52377	53425	54493	55583	56695	57828
3	Cost of medicine and veterinary aid	Rs	2000	20,000	20,400	20,808	21,224	21,649	22,082	22,523
	<b>Total</b>			<b>4,29,675</b>	<b>5,62,377</b>	<b>5,73,625</b>	<b>5,85,097</b>	<b>5,96,799</b>	<b>6,08,735</b>	<b>6,20,910</b>

2. 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	Unskilled	2	7,000	1,68,000	
	<b>Grand Total</b>	2	7,000	<b>1,68,000</b>	

## 4.3. Details of Sales

Sl. No.	Type of products	Unit	Rate/Unit (Rs)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Sale of milk	Rs	36	10,36,800	13,60,800	14,28,840	15,00,282	15,75,296	16,54,061	17,36,764
2	Sale of gunny bags	Rs	5	1,115	1,554	1,632	1,713	1,799	1,889	1,983
3	Sale of culled animals	Rs	10000	-	-	-	-	-	63,814	-
	<b>Total</b>			<b>10,37,915</b>	<b>13,62,354</b>	<b>14,30,472</b>	<b>15,01,995</b>	<b>15,77,095</b>	<b>17,19,764</b>	<b>17,38,747</b>



#### 4.4. Project Balance Sheet

<b>Liabilities</b>	I	II	III	IV	V	VI	VII
<b>Opening Capital</b>	-	<b>5,82,097</b>	<b>6,54,958</b>	<b>7,43,921</b>	<b>8,51,285</b>	<b>9,68,213</b>	<b>11,27,162</b>
Add: Introduced	4,56,345						
Add: Profit	1,80,752	3,53,860	4,07,963	4,72,364	5,31,928	6,42,949	6,56,658
Less: Drawing	55,000	2,81,000	3,19,000	3,65,000	4,15,000	4,84,000	5,36,000
<b>Closing Capital</b>	<b>5,82,097</b>	<b>6,54,958</b>	<b>7,43,921</b>	<b>8,51,285</b>	<b>9,68,213</b>	<b>11,27,162</b>	<b>12,47,820</b>
Term Loan from Bank	9,50,056	8,31,712	6,99,674	5,52,356	3,87,991	2,04,606	-
<b>Current Liabilities</b>							
Cash Credit from Bank	14,880	14,880	14,880	14,880	14,880	14,880	14,880
Sundry Creditors	21,484	28,119	28,681	29,255	29,840	30,437	31,045
Expenses Payable	22,100	23,400	24,500	25,700	26,900	28,300	29,600
Current Provisions	-	5,466	8,314	11,703	23,607	51,362	54,789
<b>Total Current Liabilities</b>	<b>58,464</b>	<b>71,865</b>	<b>76,375</b>	<b>81,538</b>	<b>95,227</b>	<b>1,24,979</b>	<b>1,30,315</b>
<b>Total Liabilities</b>	<b>15,90,617</b>	<b>15,58,535</b>	<b>15,19,969</b>	<b>14,85,179</b>	<b>14,51,431</b>	<b>14,56,747</b>	<b>13,78,135</b>
<b>Assets</b>							
Fixed Assets	15,08,750	15,08,750	15,08,750	15,08,750	15,08,750	15,08,750	15,08,750
Less Depreciation	76,550	1,44,943	2,06,069	2,60,719	3,09,596	3,53,323	3,92,454
<b>Net Fixed Assets</b>	<b>14,32,200</b>	<b>13,63,808</b>	<b>13,02,681</b>	<b>12,48,031</b>	<b>11,99,154</b>	<b>11,55,427</b>	<b>11,16,296</b>
<b>Current Assets</b>							
Sundry Debtors	34,600	45,500	47,700	50,100	52,600	57,400	58,000
Inventories	26,400	34,500	35,200	35,900	36,600	37,300	38,100
Cash and Bank Balance	7,000	9,100	9,600	10,100	10,600	11,500	11,600
Other Current Assets	90,417	1,05,627	1,24,788	1,41,048	1,52,477	1,95,120	1,54,139
<b>Total Current Assets</b>	<b>1,58,417</b>	<b>1,94,727</b>	<b>2,17,288</b>	<b>2,37,148</b>	<b>2,52,277</b>	<b>3,01,320</b>	<b>2,61,839</b>
<b>Total Assets</b>	<b>15,90,617</b>	<b>15,58,535</b>	<b>15,19,969</b>	<b>14,85,179</b>	<b>14,51,431</b>	<b>14,56,747</b>	<b>13,78,135</b>



#### 4.5. Calculation of Depreciation

Rates of Depreciation		10%	15%	Total depreciation for the year	
Year	1	66,500	10,050		76,550
	2	59,850	8,543		68,393
	3	53,865	7,261		61,126
	4	48,479	6,172		54,650
	5	43,631	5,246		48,877
	6	39,268	4,459		43,727
	7	35,341	3,790		39,131

#### 4.6. Projected P&L

Description	Year ending March 31st						
	I	II	III	IV	V	VI	VII
Capacity Utilisation	100	100	100	100	100	100	100
<b>Revenue</b>							
Sales	10,37,915	13,62,354	14,30,472	15,01,995	15,77,095	17,19,764	17,38,747
Opening Stock of Finished Goods	-	-	-	-	-	-	-
Closing Stock of Finished Goods	-	-	-	-	-	-	-
<b>Total Income (A)</b>	<b>10,37,915</b>	<b>13,62,354</b>	<b>14,30,472</b>	<b>15,01,995</b>	<b>15,77,095</b>	<b>17,19,764</b>	<b>17,38,747</b>
<b>Expenditure</b>							
Opening stock of Raw Material	-	26,400	34,500	35,200	35,900	36,600	37,300
Purchase (Net) of Material	4,29,675	5,62,377	5,73,625	5,85,097	5,96,799	6,08,735	6,20,910
Closing Stock of Raw material	<b>26,400</b>	<b>34,500</b>	<b>35,200</b>	<b>35,900</b>	<b>36,600</b>	<b>37,300</b>	<b>38,100</b>
<b>Raw Material Consumption</b>	<b>4,03,275</b>	<b>5,54,277</b>	<b>5,72,925</b>	<b>5,84,397</b>	<b>5,96,099</b>	<b>6,08,035</b>	<b>6,20,110</b>
Repair and Maintenance (@1% of Cost)	9,538	9,538	9,538	9,538	9,538	9,538	9,538
Electricity expense	10,400	10,700	11,000	11,300	11,600	11,900	12,200
Insurance cost	66,750	70,100	73,700	77,400	81,300	85,400	89,700
Administrative salaries and wages	1,68,000	1,76,400	1,85,300	1,94,600	2,04,400	2,14,700	2,25,500
Other Misc. Expenses [@1% of sales]	10,379	13,624	14,305	15,020	15,771	17,198	17,387
<b>Total Cost</b>	<b>6,68,342</b>	<b>8,34,638</b>	<b>8,66,767</b>	<b>8,92,254</b>	<b>9,18,707</b>	<b>9,46,770</b>	<b>9,74,435</b>
<b>Profit Before Depreciation, Interest and Tax</b>	<b>3,69,573</b>	<b>5,27,716</b>	<b>5,63,705</b>	<b>6,09,741</b>	<b>6,58,388</b>	<b>7,72,994</b>	<b>7,64,313</b>



Description	Year ending March 31st						
	I	II	III	IV	V	VI	VII
Capacity Utilisation	100	100	100	100	100	100	100
Depreciation	76,550	68,393	61,126	54,650	48,877	43,727	39,131
<b>Profit Before Interest and Tax</b>	<b>2,93,023</b>	<b>4,59,323</b>	<b>5,02,579</b>	<b>5,55,090</b>	<b>6,09,511</b>	<b>7,29,267</b>	<b>7,25,181</b>
Interest on Term Loan	1,10,932	98,658	84,963	69,684	52,636	33,616	12,395
Interest on Working Capital Loan	1,339	1,339	1,339	1,339	1,339	1,339	1,339
<b>Total Interest Paid</b>	<b>1,12,271</b>	<b>99,997</b>	<b>86,302</b>	<b>71,023</b>	<b>53,975</b>	<b>34,955</b>	<b>13,734</b>
<b>Profit Before Tax</b>	<b>1,80,752</b>	<b>3,59,327</b>	<b>4,16,277</b>	<b>4,84,067</b>	<b>5,55,535</b>	<b>6,94,312</b>	<b>7,11,447</b>
Income Tax	-	5,466	8,314	11,703	23,607	51,362	54,789
<b>Profit after Tax</b>	<b>1,80,752</b>	<b>3,53,860</b>	<b>4,07,963</b>	<b>4,72,364</b>	<b>5,31,928</b>	<b>6,42,949</b>	<b>6,56,658</b>

#### 4.7. Projected Cash Flow

Period Ending	I	II	III	IV	V	VI	VII
Cash & Bank Balance at Beginning	-	7,000	9,100	9,600	10,100	10,600	11,500
<b>Cash Inflow during the Period</b>	<b>16,67,167</b>	<b>4,35,654</b>	<b>4,73,599</b>	<b>5,32,178</b>	<b>5,94,494</b>	<b>7,16,428</b>	<b>7,42,106</b>
<b>Cash Outflow during the Period</b>	<b>16,60,167</b>	<b>4,33,554</b>	<b>4,73,099</b>	<b>5,31,678</b>	<b>5,93,994</b>	<b>7,15,528</b>	<b>7,42,006</b>
<b>Closing Cash &amp; Bank Balance</b>	<b>7,000</b>	<b>9,100</b>	<b>9,600</b>	<b>10,100</b>	<b>10,600</b>	<b>11,500</b>	<b>11,600</b>

#### 4.8. Projected Loan Repayment

Year	Interest	EMI	Principal
1	1,10,932	2,17,001	1,06,069
2	98,658	2,17,001	1,18,344
3	84,963	2,17,001	1,32,038
4	69,684	2,17,001	1,47,318
5	52,636	2,17,001	1,64,365
6	33,616	2,17,001	1,83,385
7	12,395	2,17,001	2,04,606
<b>Total</b>	<b>4,62,883</b>	<b>15,19,008</b>	<b>10,56,125</b>



#### 4.9. Calculation of DSCR, IRR and BEP

Calculation of DSCR							
Year	I	II	III	IV	V	VI	VII
Net Sales	10,37,915	13,62,354	14,30,472	15,01,995	15,77,095	17,19,764	17,38,747
Net Profit	1,80,752	3,53,860	4,07,963	4,72,364	5,31,928	6,42,949	6,56,658
Interest Paid	1,12,271	99,997	86,302	71,023	53,975	34,955	13,734
<b>Cash Accruals (a)</b>	<b>2,93,023</b>	<b>4,53,857</b>	<b>4,94,265</b>	<b>5,43,387</b>	<b>5,85,904</b>	<b>6,77,905</b>	<b>6,70,392</b>
Principal	1,06,069	1,18,344	1,32,038	1,47,318	1,64,365	1,83,385	2,04,606
Interest	1,12,271	99,997	86,302	71,023	53,975	34,955	13,734
<b>Total (b)</b>	<b>2,18,340</b>						
DSCR	1.34	2.08	2.26	2.49	2.68	3.10	3.07
<b>Average DSCR</b>	<b>2.43</b>						

Calculation of Internal Rate of Return (IRR)					
Sl. No.	Year	PAT	Depreciation	Cash Accrual	
	Cash outflow at beginning				-15,27,350
1	31-03-2023	1,80,752	76,550		2,57,302
2	31-03-2024	3,53,860	68,393		4,22,253
3	31-03-2025	4,07,963	61,126		4,69,089
4	31-03-2026	4,72,364	54,650		5,27,015
5	31-03-2027	5,31,928	48,877		5,80,805
6	31-03-2028	6,42,949	43,727		6,86,676
7	31-03-2029	6,56,658	39,131		6,95,789
IRR			23.24%		
Payback Period			3 Years 9 Months		

Calculation of Break-Even Point (BEP)							
Sales	10,37,915	13,62,354	14,30,472	15,01,995	15,77,095	17,19,764	17,38,747
Variable Cost	4,13,654	5,67,901	5,87,229	5,99,417	6,11,870	6,25,233	6,37,497
<b>Contribution</b>	<b>6,24,261</b>	<b>7,94,453</b>	<b>8,43,242</b>	<b>9,02,578</b>	<b>9,65,225</b>	<b>10,94,531</b>	<b>11,01,250</b>
Fixed Cost	4,43,508	4,35,127	4,26,966	4,18,511	4,09,690	4,00,220	3,89,803
<b>BEP Sales</b>	<b>7,37,391</b>	<b>7,46,169</b>	<b>7,24,302</b>	<b>6,96,451</b>	<b>6,69,398</b>	<b>6,28,838</b>	<b>6,15,454</b>
<b>Average BEP sales</b>	<b>6,88,286</b>						



#### 4.10. Summary of Project Cost

Sl. No.	Name of Assets	Amount
1	Land Development and Fencing	60,000
2	Civil Construction	5,55,000
3	Irrigation/Water Supply	1,10,000
4	Electrification	17,000
5	Plant & Machinery	50,000
6	Livestock	6,50,000
7	Fodder Cultivation	12,000
8	Insurance	48,750
9	DPR Cost	3,619
10	Other miscellaneous exp.	2,381
<b>Total Fixed Cost</b>		<b>15,08,750</b>
<b>Recurring</b>		<b>18,600</b>
<b>Cost of Project</b>		<b>15,27,350</b>