

<b>Techno economic parameters</b>	
Type of Animal	CB Jersey Cow
No. of Animals	20
Cost of Animal (Rs./animal)	36000
Transportation	2000
Average Milk Yield (litre/day)	12
Floor space (sqft) per adult animal	40
Floor space (sqft) per calf	20
Floor space (sqft) per Heifer	30
Cost of construction per sqft (Rs.)	275
Cost of equipment per animal (Rs.) (Bucket, can, chain & others)	1000
Cost of fodder cultivation (Rs./acre/season)	8000
Insurance premium (% per annum)	5%
Veterinary aid/animal/ year (Rs.)	500
Cost of concentrate feed (Rs./kg)	16
Cost of dry fodder (Rs./kg)	2
Rate of interest (%)	12.50%
Repayment period (years)	6
Selling price of milk/litre (Rs./kg)	25
Sale price of gunny bags (Rs. per bag)	5
Lactation days	300
Dry days	65



Sr.No	Particulars	Batch	Years				
			I	II	III	IV	V
<b>i)</b>	<b>Lactation Days</b>						
a)	First batch	5	1500	1500	1500	1500	1500
b)	Second batch	5	900	1500	1500	1500	1500
	<b>Total</b>		<b>2400</b>	<b>3000</b>	<b>3000</b>	<b>3000</b>	<b>3000</b>
<b>ii)</b>	<b>Dry Days</b>						
a)	First batch	5	325	325	325	325	325
b)	Second batch	5	0	325	325	325	325
	<b>Total</b>		<b>325</b>	<b>650</b>	<b>650</b>	<b>650</b>	<b>650</b>

VI
1500
1500
<b>3000</b>
325
325
<b>650</b>

Item	FEEDING STUFF	COST/KG	During lactation period		During dry period	
			Rs.	Quantity (kg)	Cost (Rs.)	Quantity (kg)
i	Concentrate feed	16	5	80	2	32
ii	Green fodder	1	30	Home grown	12	Home grown
iii	Dry fodder	2	5	10	5	10
	<b>Total</b>			<b>90</b>		<b>42</b>

**CASH FLOW ANALYSIS.**

S.N.	Particulars	Year					
		1	2	3	4	5	6
<b>EXPENDITURE</b>							
a	Feeding during lactation period vide yearly lactation days and feed cost as per chart	216,000	270,000	270,000	270,000	270,000	270,000
b	Feeding during dry period vide dry days and feed cost as per feed chart enclosed	13,650	27,300	27,300	27,300	27,300	27,300
c	Medicine vaccine veterinary aid	10,000	10,000	10,000	10,000	10,000	10,000
d	Insurance @5% of animal cost /year	38,000	38,000	38,000	38,000	38,000	38,000
e	Cost of fodder cultivation	24,000	24,000	24,000	24,000	24,000	24,000
f	Cost of labour	-	-	-	-	-	-
g	Other miscellaneous expenditure	5,000	5,000	5,000	5,000	5,000	5,000
	<b>Total Expenditure</b>	<b>306,650</b>	<b>374,300</b>	<b>374,300</b>	<b>374,300</b>	<b>374,300</b>	<b>374,300</b>
<b>INCOME</b>							
a	Sale of milk during lactation days with average milk yield /cow liter/day	720,000	900,000	900,000	900,000	900,000	900,000
b	Sale of gunny bags	1,600	1,950	1,850	1,750	1,750	1,600
c	Manure will be utilized in own farm						
d	Value of closing stock of 10 cows (Depreciation on animal cost @10%/year)						304,000
e	Value of building (Depreciation on building@10%/year)						170,500
f	Value of equipments (Depreciation on equipments @15%/year)						28,500
	<b>Total income</b>	<b>721,600</b>	<b>901,950</b>	<b>901,850</b>	<b>901,750</b>	<b>901,750</b>	<b>1,404,600</b>
	<b>Gross profit</b>	<b>414,950</b>	<b>527,650</b>	<b>527,550</b>	<b>527,450</b>	<b>527,450</b>	<b>1,030,300</b>

<b>Repayment Schedule</b>						
<b>Item</b>	<b>I</b>	<b>II</b>	<b>III</b>	<b>IV</b>	<b>V</b>	<b>VI</b>
Loan	1,175,200					
Loan Outstanding	1,175,200	979,333	783,467	587,600	391,733	195,867
Interest	146,900	122,417	97,933	73,450	48,967	24,483
Repayment Principal	195,867	195,867	195,867	195,867	195,867	195,867
Repayment Interest	146,900	122,417	97,933	73,450	48,967	24,483
Repayment Total	342,767	318,283	293,800	269,317	244,833	220,350
Gross Surplus	492,950	527,650	527,550	527,450	527,450	1,030,300
Net surplus	150,183	209,367	233,750	258,133	282,617	809,950

**Statement of Profitability**

Year	1	2	3	4	5	6
Capital Costs	1,391,250					
Recurring Cost	306,650	374,300	374,300	374,300	374,300	374,300
Total Costs	1,697,900	374,300	374,300	374,300	374,300	374,300
Benefit	721,600	901,950	901,850	901,750	901,750	1,404,600
<b>Net Benefit</b>	<b>(976,300)</b>	<b>527,650</b>	<b>527,550</b>	<b>527,450</b>	<b>527,450</b>	<b>1,030,300</b>
Gross Benefit	492,950	527,650	527,550	527,450	527,450	1,030,300