MODEL PROJECT REPORT FOR COMMERCIAL FISH PRODUCTION

Commercial Fish Production

Fish is one of the favorite item in the food menu of almost 60% of Indians. So market demand is always high for fish items. If we consider the global demand also, the total requirement becomes very high. The main source of fish is from the sea. But the global fish harvest from the sea is decreasing rapidly. The only way we can ensure availability of fish to meet increasing demand is through fish farming. Inland freshwater fish farming plays major role here.We have large number of natural ponds herewith a good business plan and decision, we can convert this opportunity to a successful small scale farm.

Selection of Fish breeds plays major role in the sustainability of our business. The decision should be based on market demand, maintenance point of view, availability of resource, effective utilization of resources etc. Carp items such as catla, Rohu, Grass carp, common carp etc. are suitable for Indian ponds .Other breeds such as Tilapia, cat fish etc. also cultivated in Indian Ponds. Polyculture (growing two or more fish breeds in same pond) is the suitable strategy for optimum utilization of resources. You can get quality fish seeds from nearest fish hatcheries or from fisheries department.

	Means of Finance	
1	Total Financial outlay	2351625
2	Margin 15%	352744
3	Financial Assistance	1998881
4	Say in Rs Lakh	19.99
5	Rate of Interest	12%
	Production and Income in Rs	
1	Production from 1 crop (kg) in 1 ha	10625
2	Price per kg	175
3	Total income from 2 crops from II yr	3718750
4	Operational cost one crop	1504125
5	Net income from two crops from II yr	2214625

Assumptions				
1	Farm size (water spread area)	ha		1
2	Culture period	Months		4
3	Stocking rate 50 No / sqm	10000sqm		500000
4	Survival rate			85%
5	No of pieces at harvesting time			425000
6	Harvest size(average)	gm		25
7	Production	kg/ha/crop		10625
8	Water exchange			pumping
9	Feed			formulated feed
10	No of crops per year			Two
11	FCR			FCR 1:1.40

Intensive Carp Culture

	Intensive carp culture Catla and Rohu in 1 ha area				
A	Capital Cost	**Amount Rs**			
S.No	**Particulars**	**Units**	**Quantum**	**Rate**	**Total**
1	Site clearance		LS	4000	4000
2	Construction of pond including digging, bund construction and compaction and consolidation	Hrs	50	1500	75000
3	Diesel Pump Set	5HP	1	60000	60000
4	Inlet/outlet sluices			L/S	5000
5	Store Room/ Office Room	Sq ft	500	300	150000
6	Nets and other implements			L/S	5000
7	Miscellaneous			L/S	3500
	Total "A"				**302500**
B	**Operational cost for one crop (6 months)**				
1	Drying, desilting ,ploughing and watering	LS	LS	LS	10000
2	Lime	Kgs	500	5	2500
3	Single Super Phosphate	Kgs	250	5	1250
4	Urea	Kgs	125	5	625
5	Poultry Litter	Tons	5	1000	5000
6	Fish Seed 200-250 gms weight Catla (750)and Rohu(5500) @Rs 15 each	Nos	6250	10	62500
7	Fish Feed Oil cake , Rice bran & Cotton Seed Cake @ 80% 10% and 10% ratio (9600kgs of Rice bran, 1200 kgs of Oil cake & 1200 kgs of Cotton Sedd Cake @ Rs 8/- ,Rs 22/- and Rs12/- per kg respectively)	Kgs	12000	13.6	163200
8	Watch and ward, feeding	6	1	3500	21000
9	Harvesting charges per kg		7000	1	7000
10	Miscellaneous	LS	LS		15000
	Total "B"				**288075**
	Total A +B				**590575**

C	Production Norms		
1	Survival (%)	80	5000
2	Average weight at harvest (gms)	1000	5000
3	Total production (Kg)	5000	
4	Farm gate price (Rs.)	70	
5	Number of Crops per annum	2	
6	Income during 1st year	350000	
7	For 2 crops	700000	

Financial Analysis - Intensive carp culture - 1 Ha Model										
									Rs in lakh	
Year	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**
Capital Cost	3.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.6*	0.00
Recur ring Cost	2.88	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76
Total Cost	5.91	5.76	5.76	5.76	5.76	5.76	5.76	5.76	6.36	5.76
Gross Benefit	3.75	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
Net Benefit (B-C)	-2.16	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.14	1.74
***9th year replacement of Pump set**										

Present Worth of Costs @ 15%	33.28
Present Worth of Benefit @ t 15%	39.67
Net Present Worth (PW Benefit - PW Cost)	6.40
Benefit Cost Ratio (PW of Benefit / PW of Costs)	1.19 :1
Internal Rate of Return	80%

Year	Net Income	Interest	Principal	Total outgo	Bank loan O/s	Net Surplus	DSCR
1	0.87	0.60	0.00	0.60	5.02		1.44
2	1.74	0.60	0.56	1.16	4.46	0.58	1.50
3	1.74	0.54	0.56	1.09	3.90	0.65	1.59
4	1.74	0.47	0.56	1.03	3.35	0.71	1.70
5	1.74	0.40	0.56	0.96	2.79	0.78	1.81
6	1.74	0.33	0.56	0.89	2.23	0.85	1.95
7	1.74	0.27	0.56	0.83	1.67	0.91	2.11
8	1.74	0.20	0.56	0.76	1.12	0.98	2.29
9	1.14	0.13	0.56	0.69	0.56	0.45	1.65
10	1.74	0.07	0.56	0.62	0.00	1.12	2.79
		Average DSCR				**1.88**	