Private Veterinary Clinic

Objectives:

- To provide veterinary service to the farmers at the door step to rear good quality animals and to control infectious animal diseases and thus reduce morbidity and mortality.
- To cover large population of the breedable stock of genetic improvement
- To provide additional income to the veterinarians through veterinary clinic.
- To address the problem of unemployment faced by the veterinarians.

2. Location and Area of Operation:

The clinic is to be established in those areas where livestock owners demand for quality services on payment basis such as milk shed areas, poultry pockets, irrigated tracts etc. The area of operation may be 8-10 villages having 5000 to 6000 cattle units. The department of animal husbandry may assist for selection of potential areas.

3. Project Components:

i. Infrastructure : Building (own or rented), Refrigerator, Telephone, Furniture, Motor cycle.

ii. Equipment : Surgical implements, laboratory equipment, A I Kit, Cryocans (big and small)

iii. Inputs : Medicines and vaccines.

iv. Others : Lab chemicals and Stationery

4. Project Cost: Rs.

   Building : Own or rented
   Other infrastructure items : Rs. 0.74 lakh
   Equipment : Rs. 0.54 lakh
   Vaccine, lab chemicals, stationery etc. : Rs. 0.18 lakh

Total : Rs. 1.46 lakhs

5. Margin Money (10%) : Rs. 0.15 lakh

6. Bank Loan : Rs. 1.31 lakhs

7. Rate of Interest : 13.5% p.a.

8. Repayment Period : 8 years including grace period of one year
9. Income:
   (Rs. in Lakhs)
   
<table>
<thead>
<tr>
<th>Service</th>
<th>I Year</th>
<th>II Year</th>
<th>III Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Artificial Insemination</td>
<td>0.92</td>
<td>1.19</td>
<td>1.47</td>
</tr>
<tr>
<td>Minor ailment treatments</td>
<td>0.29</td>
<td>0.37</td>
<td>0.46</td>
</tr>
<tr>
<td>Vaccination</td>
<td>0.26</td>
<td>0.34</td>
<td>0.42</td>
</tr>
<tr>
<td>Surgery Cases</td>
<td>0.11</td>
<td>0.14</td>
<td>0.17</td>
</tr>
<tr>
<td>Pregnancy Diagnosis</td>
<td>0.18</td>
<td>0.25</td>
<td>0.30</td>
</tr>
<tr>
<td>Post mortem cases</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

   Total 1.76 2.29 2.82

10. Economics of the Project:

   a) NPW at 15% DF : Rs. 3.64 lakhs
   b) BCR at 15% DF : 1.47 : 1
   c) IRR : > 50%
   d) DSCR : 4.20

11. Other Information:

   The veterinarians in private clinics will function in the same manner as veterinarians working in Government Veterinary Hospitals / Dispensaries. The veterinarians may procure necessary vaccines, frozen semen and liquid Nitrogen regularly from the state Government on cost basis as per the indent submitted by him or may procure from any other suppliers. The veterinarians may fix charges for the services rendered or the state government may fix a ceiling on charges for each service.

   Note:

   - Margin of 10% is assumed, but the actual margin will be as per the discretion of the banks.
   - Rate of Interest rate is taken at 13.5% however, it may vary as per banks' discretion.
   - Similarly, the other economic / financial parameters such as the repayment period, DSCR, IRR, etc., may also vary depending upon the margin, interest rate, etc., taken into account by the bank.