



Model Detailed Project Report

SOYA PANEER (TOFU) UNIT

Prepared by

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1. INTRODUCTION

SOYA PANEER (TOFU)



Tofu, also known as bean curd is a food prepared by coagulating soy milk and then pressing the resulting curds into solid white blocks of varying softness; it can be silken, soft, firm, or extra firm. Beyond these broad categories, there are many varieties of tofu.

Soya paneer is commonly called as Tofu. While normal paneer is a dairy product, soya paneer manufacturers make use of soy milk to create this healthier version of paneer. The texture of tofu or soya paneer is very similar to that of cottage cheese or paneer.

It has a subtle flavor, so it can be used in savory and sweet dishes. It is often seasoned or marinated to suit the dish and its flavors, and due to its spongy texture it absorbs flavors well.

"Tofu is a much healthier option than paneer. 100 grams of tofu has about 60-65 calories, while 100 grams of paneer may have about 260 calories. Iron content in tofu is more than that of paneer. Both have sufficient amount of protein content."

Soybeans are crushed and ground into a milk like substance to form tofu. This soy milk is used for making soya paneer in the similar manner. The best part about soya paneer or tofu is that it is totally vegan, perfect for all the

vegan people. This soya paneer is good for all the health-lovers. It is rich in a number of healthy items like iron, manganese, copper, selenium, phosphorous, and magnesium.

2. MARKET POTENTIAL:

The global tofu market size was estimated at USD 2.31 billion in 2018 and is expected to expand at a CAGR of 5.2% from 2019 to 2025. Rising preference for vegan diet in developed countries including the U.S. and Germany on account of an increasing number of campaigns aimed at reducing animal slaughter is expected to remain a key driving factor. Tofu is considered as healthy and gluten-free food.

Growing demand for tofu is its predominant usage as a high protein source and vegetarian alternative to meat and dairy products. Tofu is incorporated in the preparation of a variety of foods such as burgers, hot dogs, sauces, ice creams, shakes, and desserts among others. Growing consumer preference for premium products is anticipated to significantly impact the demand for organic tofu. Some of the popular product varieties include extra firm, firm, silken, sprouted super firm, and cubed super firm tofu among others.

Due to the outbreak of the coronavirus disease (COVID-19), there has been a rise in the demand for plant-based, protein-rich food products, such as tofu. This is further supported by the shortage of meat products, which, in turn, is positively influencing the market growth.

The global tofu market grew at a CAGR of around 5% during 2014-2019. On the other hand, India Soy Products Market is projected to record a CAGR of 3.8% during the forecast period (2020-2025).

3. PRODUCT DESCRIPTION

3.1 PRODUCT BENEFITS & NUTRIENTS VALUE

Tofu is low in calories, while containing a relatively large amount of protein. It is high in iron, and can have a high calcium or magnesium content depending on the coagulants (e.g. calcium chloride, calcium sulfate, magnesium sulfate) used in manufacturing.

It is rich in minerals like iron, copper, magnesium, manganese, phosphorus and selenium. Tofu has vitamin B1 and essential amino acids while paneer does not have both.

Nutritional values of Soya Paneer (per 100g)

Protein	13.80 g
Carbohydrate	4.20 g
Sugar	0.00 g
Fat	5.00 g
Polysaturated Fat	4.25 g
Saturated Fat	0.75 g
Transfatty Acid	0.00 g
Cholesterol	0.00 g
Dietary fibre	2.30 g
Crude Fibre	0.60 g
Calcium	310 mg
Iron	10 mg

Magnesium	58 mg
Phosphorus	190 mg
Pottassium	237 mg

PRODUCT BENEFITS & USES

- **Promotes Weight Loss:**

One of the major reason why people opt for tofu over paneer is that it promotes weight loss. If you are also planning to lose your extra kilos, you should replace the dairy paneer with tofu. Majority of the people going to gyms or planning to get a leaner body look for soya paneer manufacturers to get high quality tofu and include it in their everyday life.

- **Prevents Risk Of Stroke:**

Another amazing health benefit of tofu is that it can help you secure yourself from getting a stroke attack. If you are consuming tofu regularly, there are very high chances that you may be safe from any type of cardiovascular disease. It can reduce the bad cholesterol level in the body along with decreasing the amount of triglycerides to protect you from stroke.

- **Helpful for Diabetic:**

If you are suffering from diabetes, tofu could be a super food for you. As tofu is known to be very low in fat and calories, one can include tofu in the diet without thinking twice. In fact, if a person, who is at the risk of getting Type-2 diabetes consumes at least 200 grams of tofu every day, he/she might have high chances of reducing this risk. Tofu should be a regular item on the everyday diet menu if you plan to reduce your risks of getting diabetes.

- **Rich in Protein:**

The biggest reason why one should have tofu is that it is rich in proteins. As tofu or soya paneer is made from soy milk, it is rich in protein content. This protein can be helpful in a number of ways like preventing ageing, keeping the skin's elasticity intact, and much more.

3.2 Raw Material requirement

Following major raw materials are required for soya paneer manufacturing unit.

1. Soya bean
2. Citric acid

Average raw material price of soya bean is Rs.4100-4500 per Quintal.

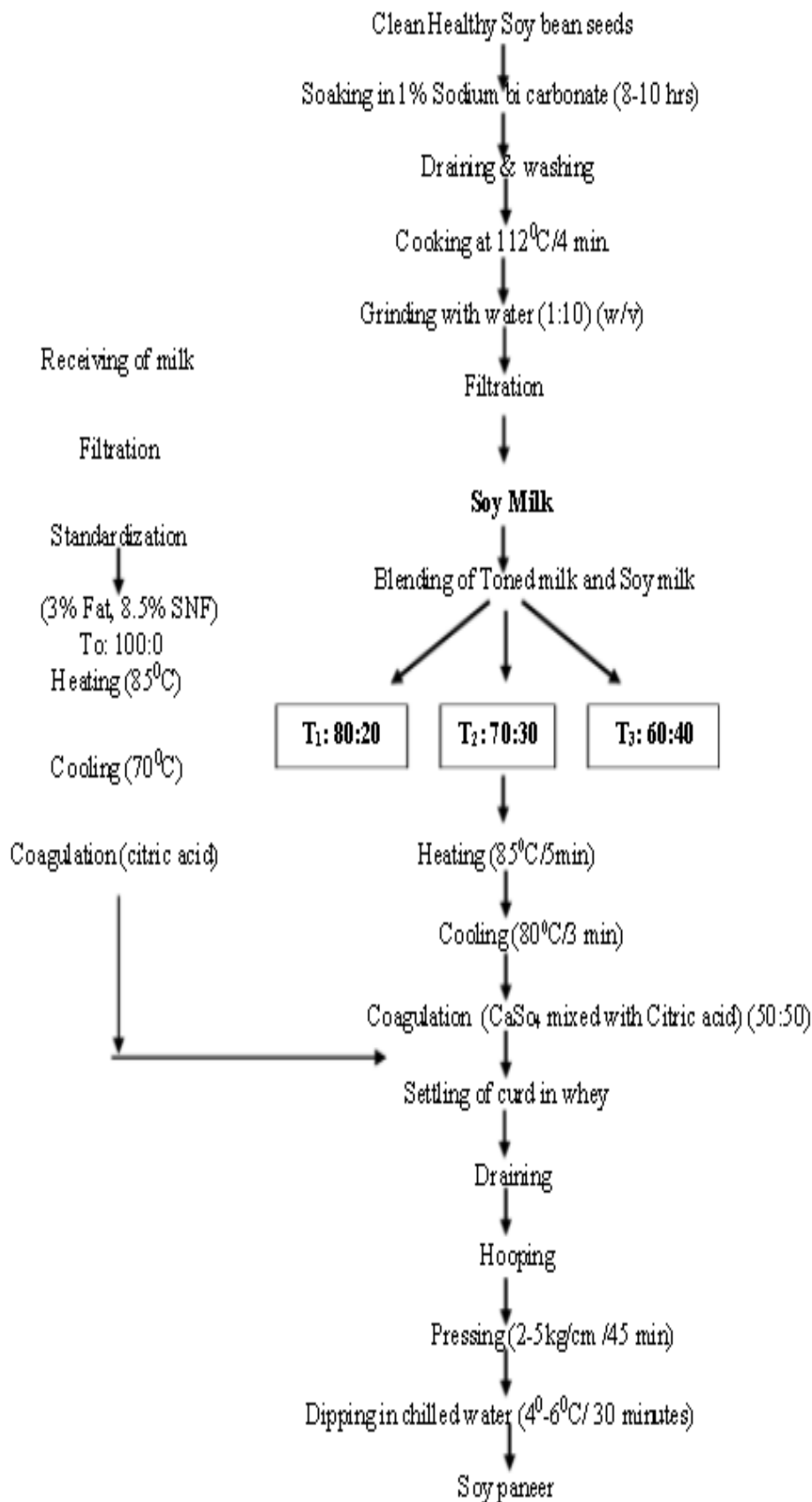
It is presumed that 1 kg of Soyabean may yield 7-7.5 liters of Soymilk. 1 liter Soymilk can be converted into 180-200 Grams of Soya Paneer (Tofu).

So on an average 1 KG soybean will provide approx. 1.25-1.5 KG Soya paneer.

3.3 MANUFACTURING PROCESS

The initial stage involves the cleaning, sorting of the Soyabean followed by dehulling and soaking at room temperature. After soaking the weight of original soyabean becomes double, the split (dehulled beans) are ground in hot water in proportionate ratio and filtered to get milk.

The milk is then cooled & citric acid solution is added with slow stirring. Preparation of soy curd & then it is pressed in paneer making boxes to get final product & then cut into pieces of approx. desired size and put in cold water for another 30 minutes. Vacuum packed tofu should always be kept in the fridge and after unpacking, immersed in water.



4. PROJECT COMPONENTS



4.1 Land

Land required 1500-2000 square feet approx.

Approximate rent for the same is Rs.25000-30000 per month.

4.2 Plant & Machinery


Main Machinery

S.N.	Item Description	Image
1	Soya bean Grinder & milk separator	
2	Soya milk sterilizer	

3	Hot water boiler with heating option	
4	Tofu (Paneer press machine)	
5	Machine frame	
6	Tank, installation etc.	

Note: cost of main machinery for soya paneer plant is Rs.2,10,000 excluding GST and other transportation cost.

Optional Machinery

S.N.	Item Description	Amount
1	Vacuum packing machine	

2	Curd making machine	
3	Paneer cutting machine	
4	Bulk milk cooling machine	

Note: cost of optional machinery for soya paneer plant is Rs.2,20,000 excluding GST and other transportation cost.

4.3 Misc. Assets

S.N.	Item Description	Rate
1	Electrical fitting	50,000
2	Furniture and equipment's	50,000

4.4 Power Requirement

The borrower shall require power load of 10-12 HP which shall be applied with Power Corporation. However, for standby power arrangement the borrower shall also purchase DG Set.

4.5 Manpower Requirement

5-6 Manpower are required for the Soya Paneer (Tofu)unit.

Includes:

2 Skilled Labour

2 Unskilled Labour

1-2 Helper

5. FINANCIALS

5.1 Cost of Project

COST OF PROJECT			
			(in Lacs)
PARTICULARS	AMOUNT	Own Contribution	Bank Finance
		25.00%	75.00%
Land & Building		Owned /rented	
Plant & Machinery	4.30	1.08	3.23
Furniture & Fixtures and Other Assets	1.00	0.25	0.75
Working capital	2.67	0.67	2.00
Total	7.97	1.99	5.98

5.2 Means of Finance

MEANS OF FINANCE	
PARTICULARS	AMOUNT
Own Contribution	1.99
Bank Loan	3.98
Working capital Limit	2.00
Total	7.97

5.3 Projected Balance Sheet

PROJECTED BALANCE SHEET					(in Lacs)
PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
<u>Liabilities</u>					
Capital					
opening balance		2.09	3.25	4.31	5.47
<i>Add:- Own Capital</i>	1.99				
Add:- Retained Profit	0.90	2.42	3.81	5.66	7.44
Less:- Drawings	0.80	1.25	2.75	4.50	6.00
Closing Balance	2.09	3.25	4.31	5.47	6.91
Term Loan	3.53	2.65	1.77	0.88	-
Working Capital Limit	2.00	2.00	2.00	2.00	2.00
Sundry Creditors	0.34	0.41	0.48	0.56	0.64
Provisions & Other Liab	0.20	0.25	0.30	0.36	0.43
TOTAL :	8.16	8.56	8.86	9.27	9.98
<u>Assets</u>					
Fixed Assets (Gross)	5.30	5.30	5.30	5.30	5.30
Gross Dep.	0.75	1.38	1.93	2.40	2.80
Net Fixed Assets	4.56	3.92	3.37	2.90	2.50
Current Assets					
Sundry Debtors	1.54	1.87	2.19	2.52	2.89
Stock in Hand	1.61	1.89	2.20	2.51	2.86
Cash and Bank	0.46	0.88	1.10	1.34	1.73
TOTAL :	8.16	8.56	8.86	9.27	9.98

5.4 Projected Cash Flow

(in Lacs)					
PROJECTED CASH FLOW STATEMENT					
PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
<u>SOURCES OF FUND</u>					
Own Margin	1.99				
Net Profit	0.90	2.42	3.81	5.74	7.73
Depreciation & Exp. W/off	0.75	0.64	0.55	0.47	0.40
Increase in Cash Credit	2.00	-	-	-	-
Increase In Term Loan	3.98	-	-	-	-
Increase in Creditors	0.34	0.07	0.07	0.08	0.08
Increase in Provisions & Oth lib	0.20	0.05	0.05	0.06	0.07
TOTAL :	10.15	3.17	4.48	6.34	8.29
<u>APPLICATION OF FUND</u>					
Increase in Fixed Assets	5.30				
Increase in Stock	1.61	0.28	0.31	0.31	0.35
Increase in Debtors	1.54	0.34	0.31	0.33	0.37
Repayment of Term Loan	0.44	0.88	0.88	0.88	0.88
Drawings	0.80	1.25	2.75	4.50	6.00
Taxation	-	-	-	0.08	0.30
TOTAL :	9.69	2.76	4.25	6.11	7.90
Opening Cash & Bank Balance	-	0.46	0.88	1.10	1.34
Add : Surplus	0.46	0.42	0.22	0.23	0.39
Closing Cash & Bank Balance	0.46	0.88	1.10	1.34	1.73

5.5 Projected Profitability

(in Lacs)					
PROJECTED PROFITABILITY STATEMENT					
PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
Capacity Utilization %	40%	45%	50%	55%	60%
SALES					
Gross Sale					
Soya Paneer (Tofu)	28.81	35.15	41.01	47.26	54.28
Total	28.81	35.15	41.01	47.26	54.28
COST OF SALES					
Raw Material Consumed	10.29	12.27	14.40	16.69	19.13
Electricity Expenses	1.92	2.21	2.54	2.92	3.21
Depreciation	0.75	0.64	0.55	0.47	0.40
Wages & labour	5.76	6.34	6.97	7.67	8.43
Repair & maintenance	0.92	1.12	1.31	1.51	1.74
Packaging Charges	1.58	1.93	2.26	2.36	2.71
Consumables	1.30	1.58	1.95	2.01	2.31
Cost of Production	22.51	26.09	29.97	33.63	37.94
Add: Opening Stock /WIP	-	0.75	0.87	1.00	1.12
Less: Closing Stock /WIP	0.75	0.87	1.00	1.12	1.26
Cost of Sales	21.76	25.97	29.84	33.51	37.79
GROSS PROFIT	7.05	9.18	11.17	13.75	16.49
Salary to Staff	1.80	1.98	2.18	2.40	2.64
Interest on Term Loan	0.39	0.34	0.25	0.15	0.05
Interest on working Capital	0.22	0.22	0.22	0.22	0.22

Rent	2.88	3.17	3.48	3.83	4.22
selling & adm exp	0.86	1.05	1.23	1.42	1.63
TOTAL	6.16	6.77	7.36	8.02	8.75
NET PROFIT	0.90	2.42	3.81	5.74	7.73
Taxation				0.08	0.30
PROFIT (After Tax)	0.90	2.42	3.81	5.66	7.44

5.6 Production and Yield

COMPUTATION OF PRODUCTION OF SOYA PANEER (TOFU)		
Items to be Manufactured		
Soya Paneer (Tofu)		
Machine capacity per hour	250.0	Liter of soya milk
operation capacity per hour(taken)	150	Liter of soya milk
Operational capacity per Day	1,200	Liter of soya milk
1 KG soya bean provides	7.0	Liter of soya milk
1 Liter soya milk provides	180-200	Gram of Tofu
Total soya paneer production per day	216	KG
Working Days in a month	25	Days
Working Days Per annum	300	Days
machine capacity per annum	64,800	KG
Soya bean requirement		
Raw material requirement per Hour	21.43	KG
Total Raw material requirement per day	171.43	KG
Total Raw material requirement per Annum	51,428.57	KG

Production of Soya Paneer (Tofu)		
Production	Capacity	KG
1st year	40%	25,920
2nd year	45%	29,160
3rd year	50%	32,400
4th year	55%	35,640
5th year	60%	38,880

Raw Material Cost			
Year	Capacity Utilisation	Rate (per KG)	Amount (Rs. in lacs)
1st year	40%	50.00	10.29
2nd year	45%	53.00	12.27
3rd year	50%	56.00	14.40
4th year	55%	59.00	16.69
5th year	60%	62.00	19.13

5.7 Sales Revenue

<u>COMPUTATION OF SALE</u>					
Particulars	1st year	2nd year	3rd year	4th year	5th year
Op Stock	-	864	972	1,080	1,188
Production	25,920	29,160	32,400	35,640	38,880
Less : Closing Stock	864	972	1,080	1,188	1,296
Net Sale	25,056	29,052	32,292	35,532	38,772
sale price per KG	115.00	121.00	127.00	133.00	140.00
Sales (in Lacs)	28.81	35.15	41.01	47.26	54.28

5.8 Working Capital Assessment

(in Lacs)					
COMPUTATION OF CLOSING STOCK & WORKING CAPITAL					
PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
<u>Finished Goods</u>					
	0.75	0.87	1.00	1.12	1.26
<u>Raw Material</u>					
	0.86	1.02	1.20	1.39	1.59
Closing Stock	1.61	1.89	2.20	2.51	2.86

COMPUTATION OF WORKING CAPITAL REQUIREMENT					
TRADITIONAL METHOD					
(in Lacs)					
Particulars	Amount	Own Margin		Bank Finance	
Finished Goods & Raw Material	1.61				
Less : Creditors	0.34				
Paid stock	1.26	25%	0.32	75%	0.95
Sundry Debtors	1.54	25%	0.38	75%	1.15
	2.80		0.70		2.10
WORKING CAPITAL LIMIT DEMAND (from Bank)					
				2.00	

5.9 Power, Salary & Wages Calculation

Utility Charges (per month)		
Particulars	value	Description
Power connection required	8	KWH
consumption per day	64	units
Consumption per month	1,600	units
Rate per Unit	10	Rs.
power Bill per month	16,000	Rs.

<u>BREAK UP OF LABOUR CHARGES</u>			
Particulars	Wages	No of	Total
	Rs. per Month	Employees	Salary
Skilled (in thousand rupees)	15,000	2	30,000
Unskilled (in thousand rupees)	9,000	2	18,000
Total salary per month			48,000
Total annual labour charges	(in lacs)		5.76

<u>BREAK UP OF Staff Salary CHARGES</u>			
Particulars	Salary	No of	Total
	Rs. per Month	Employees	Salary
helper	7,500	2	15,000
Total salary per month			15,000
Total annual Staff charges	(in lacs)		1.80

5.10 Depreciation

			(in Lacs)
COMPUTATION OF DEPRECIATION			
Description	Plant & Machinery	Furniture	TOTAL
Rate of Depreciation	15.00%	10.00%	
Opening Balance	-	-	-
Addition	4.30	1.00	5.30
Total	4.30	1.00	5.30
Less : Depreciation	0.65	0.10	0.75
WDV at end of Year	3.66	0.90	4.56
Additions During The Year	-	-	-
Total	3.66	0.90	4.56
Less : Depreciation	0.55	0.09	0.64
WDV at end of Year	3.11	0.81	3.92
Additions During The Year	-	-	-
Total	3.11	0.81	3.92
Less : Depreciation	0.47	0.08	0.55
WDV at end of Year	2.64	0.73	3.37
Additions During The Year	-	-	-
Total	2.64	0.73	3.37
Less : Depreciation	0.40	0.07	0.47
WDV at end of Year	2.24	0.66	2.90
Additions During The Year	-	-	-
Total	2.24	0.66	2.90
Less : Depreciation	0.34	0.07	0.40
WDV at end of Year	1.91	0.59	2.50

5.11 Repayment schedule

REPAYMENT SCHEDULE OF TERM LOAN							
						Interest	11.00%
Year	Particulars	Amount	Addition	Total	Interest	Repayment	Closing Balance
1st	Opening Balance						
	1st month	-	3.98	3.98	-	-	3.98
	2nd month	3.98	-	3.98	0.04	-	3.98
	3rd month	3.98	-	3.98	0.04	-	3.98
	4th month	3.98	-	3.98	0.04	-	3.98
	5th month	3.98	-	3.98	0.04	-	3.98
	6th month	3.98	-	3.98	0.04	-	3.98
	7th month	3.98	-	3.98	0.04	0.07	3.90
	8th month	3.90	-	3.90	0.04	0.07	3.83
	9th month	3.83	-	3.83	0.04	0.07	3.75
	10th month	3.75	-	3.75	0.03	0.07	3.68
	11th month	3.68	-	3.68	0.03	0.07	3.61
	12th month	3.61	-	3.61	0.03	0.07	3.53
					0.39	0.44	
2nd	Opening Balance						
	1st month	3.53	-	3.53	0.03	0.07	3.46
	2nd month	3.46	-	3.46	0.03	0.07	3.39
	3rd month	3.39	-	3.39	0.03	0.07	3.31
	4th month	3.31	-	3.31	0.03	0.07	3.24
	5th month	3.24	-	3.24	0.03	0.07	3.17
	6th month	3.17	-	3.17	0.03	0.07	3.09
	7th month	3.09	-	3.09	0.03	0.07	3.02
	8th month	3.02	-	3.02	0.03	0.07	2.94
	9th month	2.94	-	2.94	0.03	0.07	2.87
	10th month	2.87	-	2.87	0.03	0.07	2.80
	11th month	2.80	-	2.80	0.03	0.07	2.72
	12th month	2.72	-	2.72	0.02	0.07	2.65
					0.34	0.88	
3rd	Opening Balance						
	1st month	2.65	-	2.65	0.02	0.07	2.58
	2nd month	2.58	-	2.58	0.02	0.07	2.50
	3rd month	2.50	-	2.50	0.02	0.07	2.43
	4th month	2.43	-	2.43	0.02	0.07	2.36
	5th month	2.36	-	2.36	0.02	0.07	2.28
	6th month	2.28	-	2.28	0.02	0.07	2.21
	7th month	2.21	-	2.21	0.02	0.07	2.13

	8th month	2.13	-	2.13	0.02	0.07	2.06
	9th month	2.06	-	2.06	0.02	0.07	1.99
	10th month	1.99	-	1.99	0.02	0.07	1.91
	11th month	1.91	-	1.91	0.02	0.07	1.84
	12th month	1.84	-	1.84	0.02	0.07	1.77
					0.25	0.88	
4th	Opening Balance						
	1st month	1.77	-	1.77	0.02	0.07	1.69
	2nd month	1.69	-	1.69	0.02	0.07	1.62
	3rd month	1.62	-	1.62	0.01	0.07	1.55
	4th month	1.55	-	1.55	0.01	0.07	1.47
	5th month	1.47	-	1.47	0.01	0.07	1.40
	6th month	1.40	-	1.40	0.01	0.07	1.33
	7th month	1.33	-	1.33	0.01	0.07	1.25
	8th month	1.25	-	1.25	0.01	0.07	1.18
	9th month	1.18	-	1.18	0.01	0.07	1.10
	10th month	1.10	-	1.10	0.01	0.07	1.03
	11th month	1.03	-	1.03	0.01	0.07	0.96
	12th month	0.96	-	0.96	0.01	0.07	0.88
					0.15	0.88	
5th	Opening Balance						
	1st month	0.88	-	0.88	0.01	0.07	0.81
	2nd month	0.81	-	0.81	0.01	0.07	0.74
	3rd month	0.74	-	0.74	0.01	0.07	0.66
	4th month	0.66	-	0.66	0.01	0.07	0.59
	5th month	0.59	-	0.59	0.01	0.07	0.52
	6th month	0.52	-	0.52	0.00	0.07	0.44
	7th month	0.44	-	0.44	0.00	0.07	0.37
	8th month	0.37	-	0.37	0.00	0.07	0.29
	9th month	0.29	-	0.29	0.00	0.07	0.22
	10th month	0.22	-	0.22	0.00	0.07	0.15
	11th month	0.15	-	0.15	0.00	0.07	0.07
	12th month	0.07	-	0.07	0.00	0.07	-
					0.05	0.88	
	DOOR TO DOOR	60	MONTHS				
	MORATORIUM PERIOD	6	MONTHS				
	REPAYMENT PERIOD	54	MONTHS				

5.12 Financial Indicators

FINANCIAL INDICATORS					
PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
TURNOVER	28.81	35.15	41.01	47.26	54.28
GROSS PROFIT	7.05	9.18	11.17	13.75	16.49
G.P. RATIO	24.47%	26.13%	27.23%	29.10%	30.37%
NET PROFIT	0.90	2.42	3.81	5.74	7.73
N.P. RATIO	3.11%	6.88%	9.29%	12.14%	14.25%
CURRENT ASSETS	3.61	4.65	5.49	6.37	7.48
CURRENT LIABILITIES	2.54	2.66	2.78	2.92	3.07
CURRENT RATIO	1.42	1.75	1.97	2.18	2.44
TERM LOAN	3.53	2.65	1.77	0.88	-
TOTAL NET WORTH	2.09	3.25	4.31	5.47	6.91
DEBT/EQUITY	1.69	0.81	0.41	0.16	-
TOTAL NET WORTH	2.09	3.25	4.31	5.47	6.91
TOTAL OUTSIDE LIABILITIES	6.08	5.31	4.55	3.80	3.07
TOL/TNW	2.91	1.63	1.05	0.69	0.44
PBDIT	2.25	3.62	4.82	6.57	8.41
INTEREST	0.61	0.56	0.47	0.37	0.27
INTEREST COVERAGE RATIO	3.69	6.42	10.33	17.78	30.85
WDV	4.56	3.92	3.37	2.90	2.50
TERM LOAN	3.53	2.65	1.77	0.88	-
FACR	1.29	1.48	1.91	3.28	-

5.13 DSCR

<u>CALCULATION OF D.S.C.R</u>					
PARTICULARS	1st year	2nd year	3rd year	4th year	5th year
CASH ACCRUALS	1.64	3.06	4.36	6.13	7.84
Interest on Term Loan	0.39	0.34	0.25	0.15	0.05
Total	2.03	3.40	4.60	6.28	7.89
<u>REPAYMENT</u>					
Instalment of Term Loan	0.44	0.88	0.88	0.88	0.88
Interest on Term Loan	0.39	0.34	0.25	0.15	0.05
Total	0.83	1.23	1.13	1.03	0.94
DEBT SERVICE COVERAGE RATIO	2.44	2.77	4.07	6.08	8.43
AVERAGE D.S.C.R.	4.76				

5.14 Break Even Point Analysis

BREAK EVEN POINT ANALYSIS					
Year	I	II	III	IV	V
Net Sales & Other Income	28.81	35.15	41.01	47.26	54.28
Less : Op. WIP Goods	-	0.75	0.87	1.00	1.12
Add : Cl. WIP Goods	0.75	0.87	1.00	1.12	1.26
Total Sales	29.56	35.27	41.14	47.38	54.42
Variable & Semi Variable Exp.					
Raw Material Consumed	10.29	12.27	14.40	16.69	19.13
Electricity Exp/Coal Consumption at 85%	1.63	1.88	2.16	2.48	2.73
Wages & Salary at 60%	4.54	4.99	5.49	6.04	6.64
Selling & administrative Expenses 80%	0.69	0.84	0.98	1.13	1.30
Interest on working Capital	0.22	0.22	0.22	0.22	0.22
Repair & maintenance	0.92	1.12	1.31	1.51	1.74
Pakaging charges	1.58	1.93	2.26	2.36	2.71
Consumables	1.30	1.58	1.95	2.01	2.31
Total Variable & Semi Variable Exp	21.17	24.84	28.77	32.45	36.78
Contribution	8.40	10.44	12.37	14.93	17.64
Fixed & Semi Fixed Expenses					
Electricity Exp/Coal Consumption at 15%	0.29	0.33	0.38	0.44	0.48
Wages & Salary at 40%	3.02	3.33	3.66	4.02	4.43
Interest on Term Loan	0.39	0.34	0.25	0.15	0.05
Depreciation	0.75	0.64	0.55	0.47	0.40

Selling & administrative Expenses 20%	0.17	0.21	0.25	0.28	0.33
Rent	2.88	3.17	3.48	3.83	4.22
Total Fixed Expenses	7.50	8.02	8.56	9.20	9.91
Capacity Utilization	40%	45%	50%	55%	60%
OPERATING PROFIT	0.90	2.42	3.81	5.74	7.73
BREAK EVEN POINT	36%	35%	35%	34%	34%
BREAK EVEN SALES	26.41	27.10	28.48	29.18	30.56

6. LICENSE & APPROVALS

- Obtain the GST registration.
- Additionally, obtain the Udyog Aadhar registration Number.
- FSSAI License.
- Choice of a Brand Name of the product and secure the name with Trademark if required.

Implementation Schedule

S.N.	Activity	Time Required (in Months)
1	Acquisition Of premises	1-2
2	Procurement & installation of Plant & Machinery	1-2
3	Arrangement of Finance	1-2
4	Requirement of required Manpower	1
	Total time Required (some activities shall run concurrently)	3-4 Months

7. ASSUMPTIONS

1. Production Capacity of soya paneer is 216 Kgs per day. First year, Capacity has been taken @ 40%.
2. Working shift of 8 hours per day has been considered.
3. Raw Material stock is for 25 days and Finished goods Closing Stock has been taken for 10 days.
4. Credit period to Sundry Debtors has been given for 16 days.
5. Credit period by the Sundry Creditors has been provided for 10 days.
6. Depreciation and Income tax has been taken as per the Income tax Act, 1961.
7. Interest on working Capital Loan and Term loan has been taken at 11%.
8. Salary and wages rates are taken as per the Current Market Scenario.
9. Power Consumption has been taken at 8 KW.
10. Selling Prices & Raw material costing has been increased by 5% & 5% respectively in the subsequent years.

Limitations of the Model DPR and Guidelines for Entrepreneurs

Limitations of the Model DPR

- i. This model DPR has provided only the basic standard components and methodology to be adopted by an entrepreneur while submitting a proposal under the Formalization of Micro Food Processing Enterprises Scheme of MoFPI.
- ii. This is a model DPR made to provide general methodological structure not for specific entrepreneur/crops/location. Therefore, information on the entrepreneur, forms and structure (proprietorship/partnership/cooperative/ FPC/joint stock company) of his business, details of proposed DPR, project location, raw material base/contract sourcing, entrepreneurs own SWOT analysis, detailed market research, rationale of the project for specific location, community advantage/benefit from the project, employment generation and many more detailed aspects not included.
- iii. The present DPR is based on certain assumptions on cost, prices, interest, capacity utilization, output recovery rate and so on. However, these assumptions in reality may vary across places, markets and situations; thus the resultant calculations will also change accordingly.