

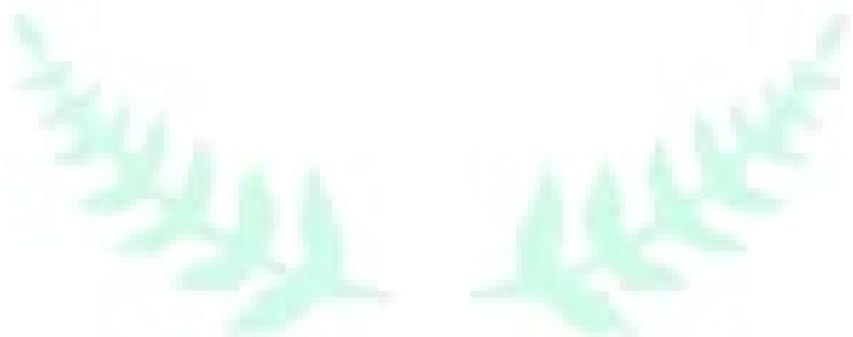


Detailed Project Report

on

Bakery

Under MKUY



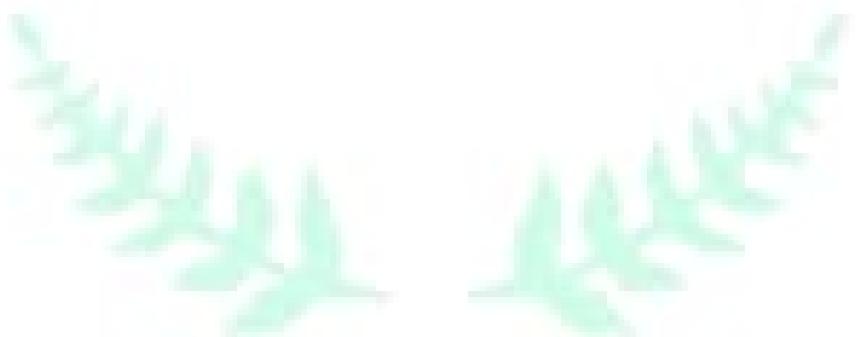
Name of the Entrepreneur/Entity:

Address:



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1. Project Summary

1	Name of the Enterprise (as per the Illustrative List of Enterprises)	Bakery & Confectionery
2	Sector (as per the Illustrative List of Enterprises)	Agriculture
3	Project Capacity ¹	500 kg/day
4	Key components of the project	Processing, packaging and sales
5	Project Address (Village/Ward, Gram Pranchayat/Municipality, Block, District)	
6	Products/Output from the project	Bread, cookies, biscuit and donut
7	Total Project Cost	Rs. 1,44,27,700
8	Fixed Capital Cost	Rs. 1,27,45,700
9	Working/Recurring capital	Rs. 16,82,000
10	Bank Finance/ Self Finance	Bank Loan
11	Bank Loan Amount	Rs. 1,28,16,730
12	Promoter Contribution (min 10% in case of bank loan)	Rs. 16,10,970
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: 1. Average Annual Net Profit 2. Debt Service Coverage Ratio (DSCR) 3. Internal Rate of Return 4. Break Even Point (BEP)/Year	
		Rs. 39,92,120
		1.95
		24.86%
		3 Year 8 Month
17	Estimated employment to be generated (nos.)	11

Note: The price quoted in the DPR is indicative. Final CIS will be calculated as per the Rate in MKUY guideline.

¹ 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 ² 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 ³	
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.)	

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

³ Registration document:

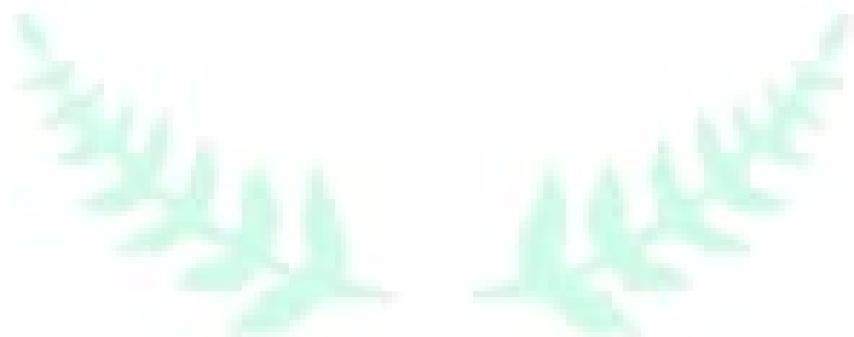
Groups (SHG/PG/): FPO: Proprietorship firm: Registration Certificate under Shops & Establishment Act, Partnership firm: Registration Certificate from IGR of state, Company (Pvt. Ltd., Public Ltd., LLP, OPC, FPC): Certification of Incorporation, Cooperative/ Federation: Certificate of Registration from Registrar of Cooperative Societies, Society/Trust: Darpan Unique Id



2.2. Project Consultant Details

DPR prepared by:

Please provide further details of the consultant:





2.3. Concept and Scope of the Project

Bakery and confectionery refer to the production and sale of baked goods and confectionery items, respectively. Bakery products include bread, cakes, pastries, biscuits, and other baked goods made from flour, sugar, yeast, and other ingredients. Confectionery products, on the other hand, include candies, chocolates, sweets, and other sugar-based products. The production of both bakery and confectionery items often involves similar processes, such as mixing, baking, and decorating, but the end products differ in terms of ingredients and flavor. The concept of bakery and confectionery involves the creation of sweet treats and baked goods for consumption, which can range from traditional recipes to innovative and contemporary products.

Baked goods include bread rolls, cakes, pastries, puddings, and other baked goods. A bakery is a business that makes and sells baked goods made from flour, such as bread, cakes, pastries, and pies. A baker is someone who uses an oven or another concentrated heat source to make, bake, and sell bread, rolls, biscuits, or cookies, and/or crackers. A bakery is a place where a baker works.

Scope

The bakery and confectionery industry in India is a rapidly growing sector with a large market potential. With increasing urbanization, changing lifestyle, and rising disposable income, the demand for baked goods and confectionery items has increased in recent years. The industry offers a variety of products, including cakes, pastries, bread, biscuits, chocolates, and sweets, among others. The growth of organized retail, increasing number of cafes and restaurants, and growing demand for packaged and ready-to-eat food products have further fuelled the growth of the bakery and confectionery industry in India. The industry provides ample opportunities for entrepreneurs and is expected to continue its growth trajectory in the coming years.

Market Potential

Bakery products are prepared by cooking in the presence of dry heat in an oven, on hot stones, or hot ashes. Bread, cookies, rolls, cakes, biscuits, cupcakes, sweet rolls, doughnuts, coffee cakes, and refrigerated bakery products are among the bakery products available. Bread has been prepared locally or commercially since prehistoric times, and it is an everyday staple and a source of critical nutrients. Biscuits are another major baked product category. With the development of technology, baking processes have experienced a major transition, with modern methods displacing ancient ways. Consumers in emerging economies have greater standards of living and are changing their lives as a result of cultural changes and rising emerging markets, which are driving the global bakery products market. Consumers are also experimenting with new tastes, products, and flavors, which is accelerating market growth. Low-calorie bakery products are likewise becoming more popular, propelling the industry even faster. Consumers are on the lookout for quick and ready-to-eat items as a result of their hectic lifestyles and rising urbanization, resulting in a thriving bakery products market. The Indian bakery market is expected to be valued at USD 7.60 billion in 2020. The market is predicted to grow at an annual pace of 8.5 percent between 2021 and 2026, reaching a value of USD 12.39 billion. India's burgeoning biscuits and cookies industry serve to sustain the country's baking industry.



Raw Material Description

Major raw materials are

- Flour
- Sugar
- Yeast
- Eggs
- Milk
- Butter
- Baking powder
- Salt
- Vanilla extract
- Fruits, nuts, chocolate, etc. (as toppings or fillings).

3. Techno-commercial Assumptions

Sl. No.	Parameter	Value	Unit
1	Increase in Rate of Product	5	%
2	Increase in Electricity consumption	5	%
3	Collection from Debtors (First Year)	15	Days
4	Collection from Debtors	15	Days
5	Payable to Creditors	20	Days
6	Drawing By Promoter	25	%
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)	7	Days
12	Finished Goods in stock (on sales)	3	Days
13	Promoter's Contribution (Term Loan)	10	%
14	Promoter's Contribution (Working Capital)	20	%
15	Working Capital Requirement	1	Months
16	Working Capital Utilisation	100	%
17	No. of working days	295	Days

1. Financial Details

4.1. Project Fixed Capital

Sl. No.	Particulars	Unit	Qty.	Cost per unit	Total
A	Land				
1	Land Development	sq. ft	6000	0.70	4,200
2	Fencing (Barbed wire)	ft	400	60.00	24,000
	Sub Total				28,200
B	Civil Construction				
1	Production area	sq. ft	2500	400.00	10,00,000
2	RM and FG Store	sq. ft	2000	400.00	8,00,000
3	Office	sq. ft	200	850.00	1,70,000
4	Labour Shed	sq. ft	250	350.00	87,500
	Sub Total				20,57,500



C	Water Supply				
1	Water Supply with overhead tank and pump				2,50,000
D	Electrification				
1	Electrical Installation with transformer and DG				8,00,000

E	Plant & Machinery				
Sl. No.	Particulars	Specification	Qty	Unit Price	total
1	Flour Sifter cum Sieve	Storage Capacity: 100-200 kg/hr	1	2,00,000	2,00,000
2	Spiral Mixer with Detachable & one extra bowl	Up to 200 kg/ hr. dough Capacity	1	5,00,000	5,00,000
3	Dough Divider		1	6,00,000	6,00,000
4	Rounder for Bread/Rusk		1	3,00,000	3,00,000
5	Intermediate proofer	Working capacity:200-2000 pcs/hour	1	6,00,000	6,00,000
6	Dough Moulder	200-2000pcs/ hr.	1	3,00,000	3,00,000
7	Final Proofer	Temp range: up to 40 degree Celsius and Rh up 90%	1	5,00,000	5,00,000
8	High speed slicer	100-2000 pcs/hr.	1	3,00,000	3,00,000
9	Rotary rack Gas & Electric Oven	Single Trolley 10 shelves (30 tray) for Bread Temp. Range: Up to 250degree Celsius	1	6,00,000	6,00,000
10	Planetary mixer with batter lifting pump	Batter handling capacity up to 150kg/hr	1	4,00,000	4,00,000
11	Cookies wire cut & dropping machine	Up to150kg/hr.	1	7,00,000	7,00,000
12	Dough Sheeter & cutting system	Minimum thickness up to 1mm (minimum) Dough loading capacity: up to 150 kg/hr.	1	5,00,000	5,00,000
13	Bread Stick Machine	Production Capacity: 25-50 kg/hr. (Thickness: 5-30 mm)	1	3,00,000	3,00,000
14	Croissant moulding	2000pcs/Hour	1	3,00,000	3,00,000
15	Center Filling Machine/Injector moulding.	05-50kg/hour	1	3,00,000	3,00,000
16	Donut machine with fryer	Approx. 440 PCS/hour	1	6,00,000	6,00,000
17	Cream Cooker	30 Lit./Hour	1	2,50,000	2,50,000
18	Water chiller	capacity: 110 Lit./hr	1	2,00,000	2,00,000
19	Water Dozer	50 Lit./hour	1	1,00,000	1,00,000
20	Cold Room	2.5 m x2.5 m x2.5 m	1	5,00,000	5,00,000
21	Packaging Machine for Cookies	20-80 pouch/min/Depends upon size & feeding.	1	7,00,000	7,00,000



22	Fully automatic Horizontal flow wrap machine	minimum up to 50 cycles per minute/3000 pouches per hour.	1	7,00,000	7,00,000
23	Tray & Moulds		100	100	10,000
24	RO Plant		1	1,00,000	1,00,000
	Total				95,60,000
F	Miscellaneous Expenditure				
1	Insurance premium of assets				50,000
4	Total Misc. exp.				50,000

4.2. Project Variable Expenses

Details of raw material						
Sl. No.	Items	Unit	Rate/Unit (Rs)	Qty/day (Kg)	Qty/annum (kg)	Total (Rs)
1	Maida	Kg	50	425	1,25,375	62,68,750
2	Sugar	Kg	55	50	14,750	8,11,250
3	Salt	Kg	25	25	7,375	1,84,375
4	Yeast	Kg	400	1	295	1,18,000
5	Butter	Kg	350	25	7,375	25,81,250
6	Jeera	Kg	350	5	1,475	5,16,250
7	Black Seed	Kg	400	5	1,475	5,90,000
8	Skim Milk Powder	Kg	300	25	7,375	22,12,500
9	Other Ingredients: Fruits, nuts, chocolate, etc. (as toppings or fillings)	Kg	600	10	2,950	17,70,000
10	Baking Powder	Kg	600	5	1,475	8,85,000
11	Packing materials	Ls	200	10	2,950	5,90,000
	Total			586	1,72,870	1,65,27,375

Details of Salary

Sl. No.	Type of workers	No. of Worker	Salary Per Month/head (Rs)	Total Salary per annum (Rs)
1	Manager	1	25000	300000
2	Unskilled	5	8000	480000
3	Skilled	2	12,000	2,88,000
4	Domain Skilled	2	18,000	4,32,000
5	Purchase and Store	1	15,000	1,80,000
	Total	11	78,000	16,80,000



4.3. Details of Sales

G	Details of sales					
Sl. No.	Type of products	Unit	Rate/Unit (Rs)	Quantity per day	Quantity per annum	Total (Rs)
1	Bread	Kg	90	100	29,500	26,55,000
2	Cookies	Kg	220	200	59,000	1,29,80,000
3	Muffins	Kg	250	200	59,000	1,47,50,000
	Total			500	1,47,500	3,03,85,000



4.4. Project Balance Sheet

Liabilities	I	II	III	IV	V	VI	VII
Opening Capital	-	27,22,326	35,80,798	48,83,679	65,51,195	85,31,202	1,07,87,963
Add: Introduced	16,10,970						
Add: Profit	14,82,356	20,52,472	29,31,881	38,52,516	48,24,007	58,53,761	69,47,847
Less: Drawing	3,71,000	11,94,000	16,29,000	21,85,000	28,44,000	35,97,000	44,34,000
Closing Capital	27,22,326	35,80,798	48,83,679	65,51,195	85,31,202	1,07,87,963	1,33,01,810
Term Loan from Bank	1,03,19,054	90,33,662	75,99,525	59,99,432	42,14,177	22,22,335	-
Current Liabilities							
Cash Credit from Bank	13,45,600	13,45,600	13,45,600	13,45,600	13,45,600	13,45,600	13,45,600
Sundry Creditors	7,16,186	8,09,867	9,11,133	10,20,533	11,38,533	12,65,800	14,02,933
Expenses Payable	3,38,900	3,69,200	4,01,600	4,36,300	4,73,600	5,13,400	5,56,400
Current Provisions	7,96,010	10,40,345	14,17,235	18,11,792	22,28,146	26,69,469	31,38,363
Total Current Liabilities	31,96,696	35,65,012	40,75,568	46,14,226	51,85,879	57,94,269	64,43,296
Total Liabilities	1,62,38,077	1,61,79,471	1,65,58,772	1,71,64,852	1,79,31,259	1,88,04,567	1,97,45,107
Assets							
Fixed Assets	1,27,45,700	1,27,45,700	1,27,45,700	1,27,45,700	1,27,45,700	1,27,45,700	1,27,45,700
Less Depreciation	17,84,750	30,57,150	43,66,823	54,89,390	64,51,982	72,77,756	79,86,476
Net Fixed Assets	1,09,60,950	96,88,550	83,78,878	72,56,311	62,93,718	54,67,944	47,59,224
Current Assets							
Sundry Debtors	9,87,600	11,16,700	12,56,300	14,07,000	15,69,700	17,45,200	19,34,300
Inventories	4,48,203	4,81,003	5,42,230	6,08,450	6,79,900	7,57,040	8,40,130
Cash and Bank Balance	1,97,600	2,23,400	2,51,300	2,81,400	3,14,000	3,49,100	3,86,900
Other Current Assets	36,43,724	46,69,819	61,30,065	76,11,692	90,73,941	1,04,85,283	1,18,24,553
Total Current Assets	52,77,127	64,90,921	81,79,895	99,08,542	1,16,37,541	1,33,36,623	1,49,85,883
Total Assets	1,62,38,077	1,61,79,471	1,65,58,772	1,71,64,852	1,79,31,259	1,88,04,567	1,97,45,107



4.5. Calculation of Depreciation

Rates of Depreciation		10%	15%	Total depreciation for the year
Year	1	2,30,750.00	15,54,000	17,84,750
	2	2,07,675.00	13,20,900	15,28,575
	3	1,86,907.50	11,22,765	13,09,673
	4	1,68,216.75	9,54,350	11,22,567
	5	1,51,395.08	8,11,198	9,62,593
	6	1,36,255.57	6,89,518	8,25,774
	7	1,22,630.01	5,86,090	7,08,720

4.6. Projected P&L

Description	Year ending March 31st						
	I	II	III	IV	V	VI	VII
Capacity Utilisation	65	70	75	80	85	90	95
Revenue							
Sales	1,97,50,250	2,23,33,000	2,51,25,000	2,81,40,000	3,13,94,000	3,49,03,000	3,86,85,000
Opening Stock of Finished Goods	-	(1,97,503)	(2,23,330)	(2,51,250)	(2,81,400)	(3,13,940)	(3,49,030)
Closing Stock of Finished Goods	1,97,503	2,23,330	2,51,250	2,81,400	3,13,940	3,49,030	3,86,850
Total Income (A)	1,99,47,753	2,23,58,828	2,51,52,920	2,81,70,150	3,14,26,540	3,49,38,090	3,87,22,820
Expenditure							
Opening stock of Raw Material	-	2,50,700	2,83,500	3,18,900	3,57,200	3,98,500	4,43,100
Purchase (Net) of Material	1,07,42,794	1,21,48,000	1,36,67,000	1,53,08,000	1,70,78,000	1,89,87,000	2,10,44,000
Closing Stock of Raw material	2,50,700	2,83,500	3,18,900	3,57,200	3,98,500	4,43,100	4,91,100
Raw Material Consumption	1,04,92,094	1,21,15,200	1,36,31,600	1,52,69,700	1,70,36,700	1,89,42,400	2,09,96,000
Repair & Maintenance- Machinery (@3% of Cost)	3,81,525	4,00,700	4,20,800	4,41,900	4,64,000	4,87,200	5,11,600
Electricity expense	15,80,020	17,86,700	20,10,000	22,51,200	25,11,600	27,92,300	30,97,900
Insurance cost	30,000	31,500	33,100	34,800	36,600	38,500	40,500
Administrative salaries and wages	16,80,000	17,64,000	18,52,200	19,44,900	20,42,200	21,44,400	22,51,700
Other Misc. Expenses [@2% of sales]	3,95,005	4,46,660	5,02,500	5,62,800	6,27,880	6,98,060	7,74,456



Description	Year ending March 31st						
	I	II	III	IV	V	VI	VII
Capacity Utilisation	65	70	75	80	85	90	95
Total Cost	1,45,58,644	1,65,44,760	1,84,50,200	2,05,05,300	2,27,18,980	2,51,02,860	2,76,72,156
Profit Before Depreciation, Interest and Tax	53,89,109	58,14,068	67,02,720	76,64,850	87,07,560	98,35,230	1,10,50,664
Depreciation	17,84,750	15,28,575	13,09,673	11,22,567	9,62,593	8,25,774	7,08,720
Profit Before Interest and Tax	36,04,359	42,85,493	53,93,048	65,42,283	77,44,967	90,09,456	1,03,41,943
Interest on Term Loan	12,04,889	10,71,572	9,22,828	7,56,871	5,71,710	3,65,122	1,34,629
Interest on Working Capital Loan	1,21,104	1,21,104	1,21,104	1,21,104	1,21,104	1,21,104	1,21,104
Total Interest Paid	13,25,993	11,92,676	10,43,932	8,77,975	6,92,814	4,86,226	2,55,733
Profit Before Tax	22,78,366	30,92,817	43,49,116	56,64,308	70,52,153	85,23,230	1,00,86,210
Income Tax	7,96,010	10,40,345	14,17,235	18,11,792	22,28,146	26,69,469	31,38,363
Profit after Tax	14,82,356	20,52,472	29,31,881	38,52,516	48,24,007	58,53,761	69,47,847

4.7. Projected Cash Flow

Period Ending:	I	II	III	IV	V	VI	VII
Cash & Bank Balance at Beginning	-	1,97,600	4,79,575	5,07,475	5,37,575	5,70,175	6,05,275
Cash Inflow during the Period	1,80,22,827	39,49,362	47,52,110	55,13,740	63,58,254	72,87,924	83,05,595
Cash Outflow during the Period	1,78,25,227	36,67,387	47,24,210	54,83,640	63,25,654	72,52,824	82,67,795
Closing Cash & Bank Balance	1,97,600	4,79,575	5,07,475	5,37,575	5,70,175	6,05,275	6,43,075

4.8. Projected Loan Repayment

Year	Interest	EMI	Principal
1	12,04,888.61	23,56,964.33	11,52,075.73
2	10,71,571.74	23,56,964.33	12,85,392.59
3	9,22,827.61	23,56,964.33	14,34,136.72
4	7,56,870.98	23,56,964.33	16,00,093.36
5	5,71,710.04	23,56,964.33	17,85,254.30
6	3,65,122.49	23,56,964.33	19,91,841.85
7	1,34,628.87	23,56,964.33	22,22,335.47
Total	50,27,620.32	1,64,98,750.32	1,14,71,130.00



4.9. Calculation of DSCR, IRR and BEP

Calculation of DSCR							
Year	I	II	III	IV	V	VI	VII
Net Sales	1,97,50,250	2,23,33,000	2,51,25,000	2,81,40,000	3,13,94,000	3,49,03,000	3,86,85,000
Net Profit	14,82,356	20,52,472	29,31,881	38,52,516	48,24,007	58,53,761	69,47,847
Interest Paid	13,25,993	11,92,676	10,43,932	8,77,975	6,92,814	4,86,226	2,55,733
Cash Accruals (a)	28,08,349	32,45,147	39,75,813	47,30,491	55,16,821	63,39,987	72,03,580
Interest Paid	8,78,044	7,83,879	6,77,772	5,58,208	4,23,480	2,71,665	1,00,597
Principal	11,52,076	12,85,393	14,34,137	16,00,093	17,85,254	19,91,842	22,22,335
Interest	13,25,993	11,92,676	10,43,932	8,77,975	6,92,814	4,86,226	2,55,733
Total (b)	24,78,068						
DSCR	1.13	1.31	1.60	1.91	2.23	2.56	2.91
Average DSCR	1.95						

Calculation of Internal Rate of Return (IRR)					
Sl. No.	Year	PAT	Depreciation	Cash Accrual	
	Cash outflow at beginning				-1,44,27,700
1	31-03-2023	14,82,356	17,84,750		32,67,106
2	31-03-2024	20,52,472	15,28,575		35,81,047
3	31-03-2025	29,31,881	13,09,673		42,41,554
4	31-03-2026	38,52,516	11,22,567		49,75,083
5	31-03-2027	48,24,007	9,62,593		57,86,600
6	31-03-2028	58,53,761	8,25,774		66,79,535
7	31-03-2029	69,47,847	7,08,720		76,56,568
IRR			24.86%		
Payback Period			3 Years 8 Months		



Calculation of Break-Even Point (BEP)

Sales	1,99,47,753	2,23,58,828	2,51,52,920	2,81,70,150	3,14,26,540	3,49,38,090	3,87,22,820
Variable Cost	1,08,87,099	1,25,61,860	1,41,34,100	1,58,32,500	1,76,64,580	1,96,40,460	2,17,70,456
Contribution	90,60,654	97,96,968	1,10,18,820	1,23,37,650	1,37,61,960	1,52,97,630	1,69,52,364
Fixed Cost	67,82,288	67,04,151	66,69,704	66,73,342	67,09,807	67,74,400	68,66,153
BEP Sales	1,49,31,748	1,53,00,342	1,52,25,091	1,52,37,022	1,53,22,382	1,54,71,978	1,56,83,761
Average BEP sales	1,53,10,332						

4.10. Summary of Project Cost

Sl. No.	Name of Assets	Amount
1	Land Development	28,200
2	Civil Construction	20,57,500
3	Irrigation/Water Supply	2,50,000
4	Electrification	8,00,000
5	Plant & Machinery	95,60,000
6	Livestock	-
7	Insurance	50,000
8	DPR Cost	-
9	Other Misc. Exp	-
	Total Fixed Cost	1,27,45,700
	Recurring	16,82,000
	Cost of Project	1,44,27,700