

PROJECT PROFILE ON SOYA MILK,PANEER & CURD

NAME OF THE PRODUCT : SOYA MILK, PANEER & CURD.

PRODUCT CODE : New Product.

QUALITY & STANDARD : PFA (Prevention of Food Adulteration Act, 1955).

PRODUCTION CAPACITY :

Item	Qty. (Kg.)	Value (Rs.)
Flavoured Soya Milk	60,000	19,80,000/-
Tofu (Soya Paneer)	6,000	
Soya Curd	12,000	

MONTH & YEAR OF
PREPARATION : January, 2011.

PREPARED BY :

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A) INTRODUCTION

Soya Milk is an inexpensive and remarkably versatile high protein food made from soyabeans. It is a white liquid made from the seed. Unlike most other protein foods, milk is entirely free from cholesterol and low in fat (specially saturated fats). The quality of protein is as high as that found in chicken. It is also good for dieters as this contain low calories. It is an excellent food for babies, children, elderly people and pregnant and lactating women since it contains vegetable protein which is very nutritious and easy to digest. Soya milk and its derivatives are the cheapest source of protein, its derivatives tofu (soya paneer) makes testy dishes like matar paneer, palak paneer etc. and snacks like soya burger, patties, sand witches, pakoras etc. and also used in desserts.

B) MARKET POTENTIAL

With the increasing health consciousness among the general people, the use of soyabean is getting acceptance in the form of textured vegetable protein (popularly known as Soya bodi or Soya nuggets), Soya fortified wheat flour, Soya milk, Tofu and Soya curd etc. Being mainly the country of vegetarians, India has indeed a very great potential for Soya milk, paneer and curd. Experts predict that the Soya food industry will grow 20% annually over the next few years.

C) BASIS & PRESUMPTIONS

- I. This project is based on single shift basis and 300 working days in a year.
- II. The cost of machinery & equipment /materials indicated refer to a particular make and the prices are approximate to those prevailing at the time of preparation of this profile.
- III. The cost of packaging, forwarding tax etc and installation electrification of machinery is taken @ 25% and non-refundable deposits, project cost, trial production, fees etc are considered under pre-operative expenses.
- IV. Depreciation has been taken as an –
 - a) On building @ 5%
 - b) On machinery & equipment @ 10%
 - c) On office furniture & fixture @ 20%
- V. Interest on total capital investment has been taken @ 14% per annum.
- VI. Minimum 40% of the total investment is required as margin money.
- VII. Pay back period of the project will be 7 years, with half yearly installments.
- VIII. Break even point has been calculated at the full capacity utilization.
- IX. It is presumed that that 1 kg of soya bean may yield 7.5 litre of soya milk and 1 litre soya milk can be converted into 200 gm. of soya paneer.

D) IMPLEMENTATION SCHEDULE:

The following steps involves in the implementation of the project.

Sl. No.	Activity
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- | | |
|-------|--|
| I. | Selection of Site. |
| II. | Form of Ownership. |
| III. | Feasibility Report. |
| IV. | Registration With DIC |
| V. | Arrangement of Finance |
| VI. | Construction of Factory Shed & Building |
| VII. | Plant Erection and Electrification |
| VIII. | Recruitment of Manpower |
| IX. | Arrangement of raw materials including packaging materials. |
| X. | Selection of marketing channel. |
| XI. | Miscellaneous power and water connection, Pollution Control Board clearance etc. |

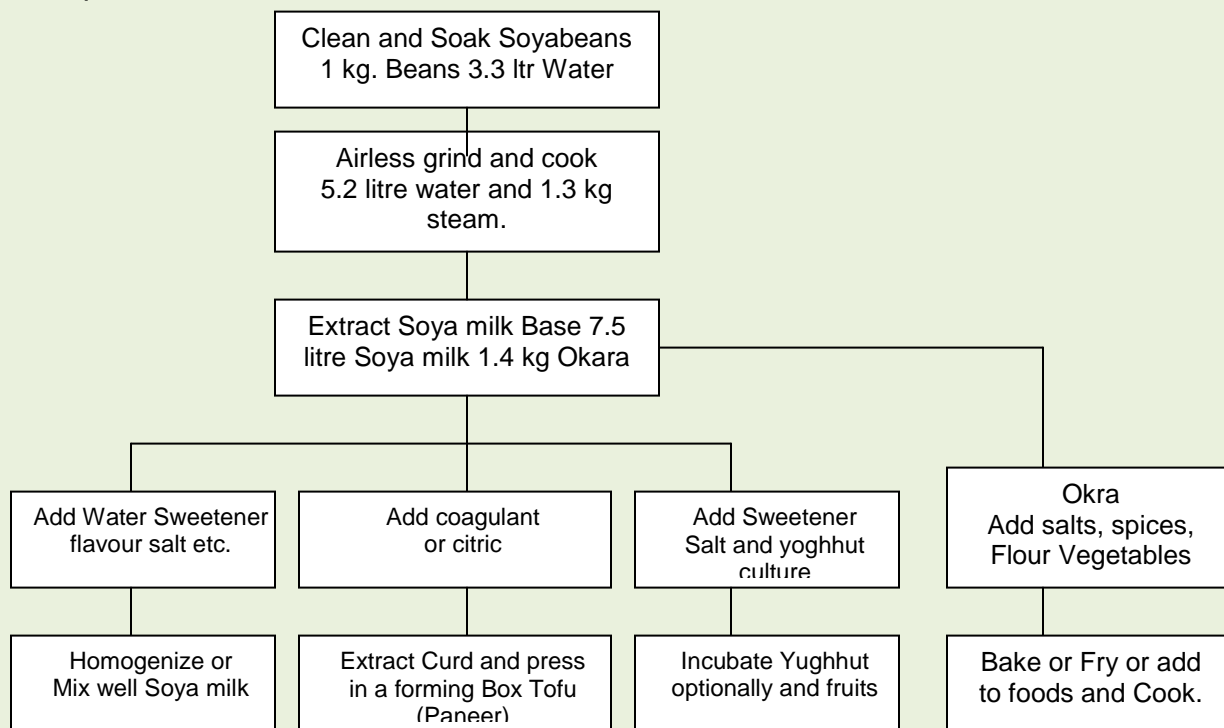
Normally 6 months to 1 year is required to implement the project.

E) TECHNICAL ASPECTS:

(i) Process of Manufacture:

Potato Wafers

The initial stage involves the cleaning, sorting of the Soyabean followed by dehulling and soaking at room temperature in 0.5 – 1% sodium bicarbonate solution in 1:3 ratio (soya: solution). After soaking the weight of original soyabean becomes double, the split (dehulled beans) are ground in hot water in 1:7 ratio and filtered to get milk. The residue is known as okra. The milk is then cooled to 70° C and 0.1 molar calcium sulphate/magnesium chloride or 2% citric acid solution is added with slow stirring. These chemicals precipitate/coagulate the proteins of soya milk. The muslin cloth containing Soya protein is pressed in paneer making boxes for 3 to 5 mts. And 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. The various products which can be manufactured are mentioned in the Chart below:



(ii) Quality Control and Standards:

Product should conform to the PFA (Prevention of Food Adulteration), Act, 1955.

(iii) Motive Power: 5 KW

(iv) Production Capacity (Per Annum):

Item	Qty. (Kg.)	Value (Rs.)
Flavoured Soya Milk	60,000	19,80,000/-
Tofu (Soya Paneer)	6,000	
Soya Curd	12,000	

(v) Pollution Control:

Though no industrial effluent is released in the manufacturing process even then a NOC from State Pollution Control Board is to be obtained before commercial production.

(vi) Energy Conservation:

Suitable measures should be adopted to use appropriate amount of fuel and electricity

F) FINANCIAL ASPECTS:

A) Fixed Capital:

(i) Land & Building:

Built up area including manufacturing place, finished store and office etc.

200 sq. mtr.
(Rented)

Rs. 6,000/- per month

(ii) Machinery & Equipment:

Sl. No	Particulars of Machines	Qty. (Nos.)	Amount (Rs.)
1.	Soya Machine for soya milk and paneer (Tofu) consisting of grinder cooker, Manual Boiler, Filter Press, Tofu Box, Tofu Press, Tools, Flushing Chamber	1	2,25,000/-
2.	Deodorizer	1	1,00,000/-
3.	Vacuum Packaging Machine	1	1,25,000/-
4.	Freezer @ 25,000/-	2	50,000/-
5.	Pouch Sealing Machine	1	10,000/-
6.	Tables with AL Top @ 10,000/-	3	30,000/-
7.	Plastic Trays/Tubes and other misc. items.	LS	15,000/-
8.	Water Storage Tank	1	10,000/-
	Total:		5,65,000/-
iii)	Packaging, forwarding, Tax etc.		56,500/-
iv)	Electrification and installation @ 10%		56,500/-
v)	Office Furniture and Equipments		50,000/-
vi)	Pre-operative Expenses		20,000/-
	Total Fixed Investment (ii to vi):		7,48,000/-

B) Working Capital (Per Month):

(i) Personnel (Salary & Wages):

Sl. No.	Designation	No.	Rate	Total (Rs.)
1.	Manager	1	10000/-	10,000/-
2.	Skilled Workers	1	6000/-	6,000/-
3.	Unskilled Workers	1	4000/-	4,000/-
4.	Sweeper	1	3000/-	3,000/-
	Total:			23,000/-
	Perquisites @ 10%			2,300/-
	Total:			25,300/-

(ii) Raw Material:

Sl. No.	Item	Qty.	Rate (Rs.)	Value (Rs.)
1.	Soyabean	1100 Kgs	30/-Kg.	33,000/-
2.	Chemical s, flavours, colour and other material etc.	LS	-	15,000/-
3.	Packaging material for milk and paneer	LS	-	8,000/-
Total:				56,000/-

(iii) Utilities:

1.	Power	4,500/-
2.	Fuel/LPG	10,000/-
3.	Water	1,500/-
Total:		16,000/-

(iv) Other Contingent Expenses (P.M.):

1	Rent	6,000/-
2	Postage & Stationery	500/-
3	Consumable Store	1,000/-
4	Repairs and Maintenance	500/-
5	Advertisement & Publicity	2,000/-
6	Sales Expenses	2,000/-
7	Telephone/Mobile	1,000/-
8	Miscellaneous Expenses	2,000/-
Total:		15,000/-

(v) Working Capital / Total Recurring Expenditure (P.M.):

1.	Salary & Wages	25,300/-
2.	Raw Materials	56,000/-
3.	Utilities	16,000/-
4.	Other Contingent Expenses	15,000/-
Total:		112,300/-

(vi) Total working capital for 2 months $112,300 \times 2 = \text{Rs. } 2,24,600/-$

C) TOTAL CAPITAL INVESTMENT:**(Rs. In Lakhs)**

I.	Fixed Capital	7,48,000/-
II.	Working Capital for 2 months	2,24,600/-
Total:		9,72,600/-

FINANCIAL ANALYSIS:**i) Cost of Production (Per annum)**

Sl. No.	Particulars	Value (Rs. In Lakhs)
1.	Total Recurring Expenditure /Cost	13,47,600/-
2.	Depreciation on machinery and equipment @ 10%	56,500/-
3.	Depreciation on Furniture @ 20%	10,000/-
4.	Interest on Total Capital Investment @ 14%	1,36,164/-
Total: -		15,50,264/-

ii) Turnover (Per Annum)

Item	Value (Rs. In Lakhs)
Flavoured Soya milk 60,000 Ltrs. @ Rs.25/- Ltr	15,00,000/-
Tofu (Paneer) 6000 Kgs @ Rs. 80/-Kg	4,80,000/-
Soya Curd 12000 Kgs @ Rs. 25/-Kg	3,00,000/-
Total:	22,80,000/-
Less marketing Expenses	(-) 3,00,000/-
Net Turn over:	19,80,000/-

iii) NET PROFIT (Per annum) Before Taxation:

Turn Over	(-)	Cost of Production	=	Rs. 4,29,736/-
19,80,000/-	(-)	15,50,264/-		

iv) **NET PROFIT RATIO: (Per Annum):** **21.70%**
v)

vi) RATE OF RETURN (Per Annum): **44%**

vii) **BREAK EVEN POINT:**

Fixed Cost:

i.	Depreciation on machinery	56,500/-
ii.	Depreciation on furniture	10,000/-
iii.	Rent	72,000/-
iv.	40% of other expenses	43,200/-
v.	40% of Salary & Wages	1,21,440/-
vi.	Interest on total investment @ 14% per annum	1,36,164/-
	Total:	4,39,304/-

Fixed Cost X 100	4,395,304/- X 100	=	51%
Fixed Cost + Profit	4,39,304/- + 4,29,736/-		

Names & Addresses of Machinery & Equipment Suppliers:

1. M/s SSP Limited,
19, DLF Industrial Area – IV, 13/4, Mathura Road, Faridaabad – 121003.
(Haryana) Phone: 0129 – 527544, 5277730. Fax: 91 – 129 – 527744.
2. Pristine Plants India Pvt. Ltd., 16, Gurukul Industrial Area, 12/6, Mathura Road,
Faridabad – 121 003. Phone: 91 – 0129 – 4136901 – 05.
Fax: 91 – 129 – 4136901. Mob. No. 09811062230
