



# Detailed Project Report

## Jowar Roti Making Unit



By



2023



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## **1. OVERVIEW OF THE JLG MEMBERS**

**Name of the JLG:**

**Number of the members.**

**Name of Gram Panchayat/Taluk:**

**Name of the District:**

**Account details of JLG:**

**Details of JLG members with Hierarchy;**

**1.**

**2.**

**3.**

**4.**

**5.**

**6.**

**KYC:**

**Aadhar/PAN/Photo:**



**Jowar roti is a type of Indian flatbread made from jowar flour, which is also known as sorghum flour. It is a staple food in many parts of India, particularly in Maharashtra, Karnataka, and Telangana. Jowar roti is a healthy alternative to wheat roti because it is gluten-free and has a low glycemic index, which makes it a good option for people with gluten intolerance and diabetes.**

## **1. OBJECTIVES OF SVSY**

Under Yuva Niti 2022, the new Swami Vivekananda Yuva Shakti Yojana is proposed on the following grounds to achieve holistic development of 2.1 crore youth of the state and to bring about constructive social change by the youth in keeping with the India@2047 vision of the Hon'ble Prime Minister.

The current scenario of the state on various parameters is as follows:

- i. Political Representation:** Out of total 1,01,308 members in rural local bodies, 12,411 (12.25 per cent) youths and 360 youths (5.36 per cent) out of 6713 municipal councillors are political representatives.
- ii. Education:** Out of a total of 2.1 crore youth, 21.55 lakh (10.37 per cent) students are in high school, 11.75 lakh (5.65 per cent), 6.45 lakh (3.10 per cent) in general degree colleges, 1.51 lakh (2.72 per cent), 1.11 lakh in polytechnics. (0.53 per cent), 0.74 lakh (0.36 per cent) The total number of students studying in medical courses is 43.12 lakh, which is per cent of the total youth. 21 percent will be. Remaining 157.88 lakh youth have below 10th standard education.



- iii. Employment:** According to the National Skill Development Corporation report, out of the total 2.1 crore youth in the state, 82 lakh (41 per cent) youth are in the labour force. As the remaining 119 lakh youth (59 per cent) are not in the professional labour force, they need to be given skill training to make them self-reliant.
- iv. Skill Development:** Out of the total 82 lakh youth in the workforce, 16 lakh youth (20 per cent) have received skill vocational training. The remaining 66 lakh (80 percent) youth need to be given skill development training. Out of this, only one lakh youth are being trained by the NLRM department every year. Therefore 65 lakh untrained rural youth need skill training. To achieve this every school needs to provide vocational education from class 6 onwards.
- v. Internship:** According to the 6th Economic Census, there are a total of 28.80 lakh enterprises in the state, out of which 78,022 enterprises employ more than 8 people. About 30 lakh youths can be trained in skills by undertaking the internship program for a period of three months in local industries related to agriculture and agri-based/MSME/self-employment/service sector.
- vi. Migration Control:** Rural people have migrated from various districts to urban areas for job opportunities, of which 40 lakh (20 percent) youth are in Bangalore city. Therefore, there is a need to provide more employment opportunities at the village level.
- vii. Consolidation of programs for rural employment:** In total there are 27,395 revenue villages in the state and it is proposed to form Swami Vivekananda Self Help Groups, one in each village, on the model of Women's Self-Help



Groups to provide self-employment to the unorganized workers in these. There are about 15 to 20 youth in each group, and 5.50 lakh youth in 27,395 self-help groups have received Rs. 1.5 lakh to provide margin money estimated at Rs. 410 crores will be required.

- viii. Bank Linked Schemes:** Coordination and inclusion of Yuva Shakti schemes with schemes linked to 25 banks. There are 35000 shelves of projects under the Mudra loan scheme, and steps will be taken to select the financial activities of the self-help societies based on these models.
- ix. Training:** Skill development training will be imparted to the youth under the National Entrepreneurship Mission under the 18 programs being implemented by various departments under this scheme. Training for agriculture and other activities will be provided through the Rural Development Self Employment Training Institute (RUDSETI).
- x. Formation of State Level Committee:** It is proposed to constitute a committee under the chairmanship of the Minister of Youth Empowerment and Sports at the State level for implementation and monitoring of the programme. RDPR, Commerce and Industry, Labour, Skill Development and Bank representatives will be members of this committee.
- xi. District Level Committee:** It is proposed to constitute a District Level Committee under the Chairmanship of the Chief Executive Officer of the Zilla Panchayat for the implementation and supervision of the program at the district level. The members of this committee are the officers of Rural



Development and Panchayat Raj, Commerce and Industry, Labour, Skill Development Departments and District Lead Bank Managers.

- xii. **Village level stewardship:** The village level stewardship of this program will be handled by Rural Development and Panchayat Raj Departments and Youth Empowerment and Sports Departments.

## **2. ABOUT VKF**

VKF is a Think Tank of Community Change Champions who are from various walks of Social Spaces with diverse backgrounds and specialists from their domains.

VKF is a platform that enables as a think tank to evolve an aggregation of the social impact service providers and entrepreneurs for bringing about a transformational movement of social Change that is measurable on the lines of the Strategic Sustainable Development Goals (SSDG) of United Nation (UN).

VKF's is primarily focused on the development of Karnataka state in collaboration and co-creation initiatives.

VKF is a platform that enables as a think tank to evolve an aggregation of the social impact service providers and entrepreneurs for bringing about a transformational movement of Social Change that is measurable on the lines of the Strategic Development Goal of UN.

VKF's strong focus is on enhancing the rural mass entrepreneurship development clubbed with rural livelihood options. In this direction, VKF team is working with the rural livelihood SHGs members and handholding them to





elevate themselves to newer socio-economic status and uplifting the whole geography of the cluster by setting up of CFCs.

VKF's experience spans across conceptualizing cluster mapping, conducting baseline surveys, awareness creation, trust building activities, capacity building, design thinking activities etc., to enhance capabilities of the artisans and livelihood SHGs in the clusters.

VKF also indulges in facilitating Common Facility Centres, Preparation of DPR, Govt. liaising, market linkage activities, brand awareness, branding initiatives, value addition of the products produced by clusters etc. In this, regards we have collaborated and working with MSME, ESTC, IDEMI, Tribes India, NRLM and WCD to support rural masses in terms upgrading their livelihood opportunities.

### **3. NAME OF PRODUCT AND TECHNOLOGY**

#### **Jowar Roti Making Unit:**

Jowar roti is a type of Indian flatbread made from jowar flour, which is also known as sorghum flour. It is a staple food in many parts of India, particularly in Maharashtra, Karnataka, and Telangana. Jowar roti is a healthy alternative to wheat roti because it is gluten-free and has a low glycaemic index, which makes it a good option for people with gluten intolerance and diabetes.





Jowar roti is a rich source of dietary fiber, protein, and essential nutrients such as iron, magnesium, and phosphorus. It is also a good source of antioxidants and helps to maintain good gut health. Jowar roti has a slightly sweet and nutty flavor and a soft, chewy texture that makes it a delicious and healthy alternative to regular wheat roti.

## **DELIVERABLES AND MARKET OF THE PRODUCT**

- **Nutritional Value:** Jowar roti is a rich source of essential nutrients such as protein, dietary fiber, iron, magnesium, phosphorus, and antioxidants. It is also low in calories, making it an ideal food for people who are trying to maintain a healthy weight.
- **Gluten-Free:** Jowar roti is a great option for people with gluten intolerance or celiac disease, as it is gluten-free.
- **Low Glycemic Index:** Jowar roti has a low glycemic index, which means it does not cause a rapid spike in blood sugar levels. This makes it an ideal food for people with diabetes.
- **Good for Digestion:** The dietary fiber in jowar roti helps to promote good gut health and improve digestion.



**Project Assumptions:** This model DPR for Jowar Roti Making Unit is basically on certain assumptions that may vary with capacity, location, raw materials availability etc. An entrepreneur can use this model DPR format and modify as per requirement and suitability. The assumptions made in preparation of this DPR are given in Table. Therefore, land and civil infrastructures are assumed as already available with the entrepreneur.

<b>Table: Detailed Project Assumptions</b>		
Parameter	Value	
Assumed Capacity of the Jowar Roti Making unit per day:	50kgs Per day	
Utilization of capacity:	Year 1	60%
	Year 2	65%
	Year 3	70%
	Year 4	75%
	Year 5	75%
Working days per year:	300 days	
Working hours per day:	8-10 hours	
Average price of raw material:	Rs. 50	
Average sale rate / piece	Rs. 4.50 (1 kg roti=50 rotis)	



**Machineries**



Jowar Roti Making Machine
Capacity: 60-80 kg/day
Power: 2 HP
Material: Stainless Steel
Suma Technology Hyderabad, Telangana
Machine available in Bangalore

<b><u>Market Linkage</u></b>	
❖ <b><u>Grocery Stores</u></b>	❖ <b><u>Departmental stores &amp; Supermarkets</u></b>
❖ <b><u>Restaurants &amp; Cafes</u></b>	❖ <b><u>E-Commerce</u></b>
❖ <b><u>Hotels</u></b>	❖ <b><u>Quick Commerce</u></b>

**4. ROLE OF EACH OF THE JLG MEMBERS**

**How JLG will participate:**

- 2 persons will be used to procurement
- 4 persons for production
- 2 persons for the logistics & sales



- 2 persons for waste management

## **5. SOFT INTERVENTION**

The following are the soft interventions to be arranged:

- Awareness on financial inclusion will help in getting the assistance from Government and other sources
- Export promotional orientation for the JLG members.
- Awareness/ training programme on product quality, handling practices.
- Capacity Building activity
- Trust Building activities
- Programmes on technical skill enhancement to unit owners.
- Programmes on Business and entrepreneurship skill enhancement to unit owners
- Mass entrepreneurship development program in the JLG eco system.

## **6. ESTIMATED COST OF THE PROJECT AND THE IMPLEMENTATION SCHEDULE**

The proposed cost of the project is as follows:

<b>Sl. No.</b>	<b>Details</b>	<b>Cost in Rs.</b>	<b>Percentage</b>
1	Bank Loan	4,32,000	90%



2	JLG Contribution	43,200	10%
3	<b>Total</b>	<b>4,75,200</b>	<b>100%</b>

S. No.	Details	Cost
1	Machine Cost	3,25,200
2	Furniture	30,000
3	Working capital (Shed deposit, electric connection deposit, Miscellaneous and preoperative expenses)	1,20,000
Total		4,75,200

The proposed project implementation schedule is as follows:

Sl. No.	Project Component	Schedule
1	Shed for the project on rental basis	Identified
2	Electricity and Water facility Installation	Present
3	Arrival of Machinery	Within 1 months of Order
4	Erection of Machinery	Within 5 days of arrival
5	Commissioning	Within 2-4 days of erection
6	Commercial Usage	Within 2 months from approval



## 7. LAND/SHED STATUS:

The JLG has already identified the shed required for the project within the project area.

## 8. SWOT ANALYSIS OF THE PROJECT

### I. Strength

- Growing awareness among entrepreneurs about the need for modernization, managerial and technical skill.
- There is a high potential for export to nearby countries.
- Jowar roti is a rich source of essential nutrients, dietary fiber, and antioxidants, making it a healthy food option.
- Jowar roti is a great option for people with gluten intolerance or celiac disease, as it is gluten-free.
- Jowar is a hardy crop that is resilient to drought and requires less water than other crops, making it a sustainable food option.

### II. Weakness

- Jowar flour may not be as widely available as wheat flour in some areas, making it harder to find.
- There may be other companies offering similar products, which can increase competition and reduce the company's market share.
- The Company may be dependent on the Karnataka market, which can impact the business if there are any disruptions or changes in demand.



### III. Opportunities

- As more people become health-conscious, there is an increasing demand for healthy food options like jowar roti.
- Modern process machinery that can give better productivity and quality as well as special features for the final products are available globally.
- The company may have opportunities to expand into other states in India, which can increase their customer base and revenue.

### IV. Threats

- Due to poor market access the profitability of the JLG members may fall bit low level. This may discourage initially to JLG members.
- Main attributed to less profitability to this industry is due to lower price at the beginning and JLG members need to work hard.
- Food trends may shift away from traditional foods like jowar roti, making it less popular.

## 9. YOUTH EMPOWERMENT IMPACT OF THE PROJECT ON ECOSYSTEM

We have surplus youths in the state, graduate, undergraduate etc. supporting them to create self-employment will motivate to become entrepreneurs, they will live independent life.





Entrepreneurship will greatly impact the lifestyle of the youths, if businesses work along with their involvement of all the members towards creating awareness and promoting positive impacts on others.

## **10. THE END PRODUCTS PRODUCED FROM THE MACHINE**





## 11. FINANCIALS

### CASH FLOW STATEMENT

Particulars	Year	Year 1	Year 2	Year 3	Year 4	Year 5
<b><u>REVENUE FROM SALE OF JOWAR ROTI</u></b>						
No. of working days in a Year		300	300	300	300	300
Less : Days for off Season		-	-	-	-	-
No. of Machine Running days in a Year		300	300	300	300	300
Capacity of the machine in kgs per Day		50	50	50	50	50
Production in KGs		100%	100%	100%	100%	100%
Utilisation of the Capacity (%)		60%	65%	70%	75%	75%
Production in Number of Pices in a year (1KG=50 Rotis)		4,50,000	4,87,500	5,25,000	5,62,500	5,62,500
Rate per Piece		4.00	4.50	5.00	5.50	6.00
<b>Gross Revenue earned per annum - A</b>		<b>18,00,000</b>	<b>21,93,750</b>	<b>26,25,000</b>	<b>30,93,750</b>	<b>33,75,000</b>
<b><u>COST OF RAW MATERIALS</u></b>						
Consumption of Raw Materials		9,000	9,750	10,500	11,250	11,250
Rate per kg		50	55	61	67	73
<b>Total Cost of Raw Material per annum - C</b>		<b>4,50,000</b>	<b>5,36,250</b>	<b>6,35,250</b>	<b>7,48,688</b>	<b>8,23,556</b>
<b><u>EXPENDITURE</u></b>						
Salaries and Wages		5,76,000	6,62,400	7,61,760	8,76,024	10,07,428
Electricity Charges		96,000	1,10,400	1,26,960	1,46,004	1,67,905
Other Manufacturing Expenses		60,000	69,000	79,350	91,253	1,04,940
Transportation and Travelling		36,000	41,400	47,610	54,752	62,964
Rent		1,44,000	1,58,400	1,74,240	1,91,664	2,10,830
Packaging and Promotion Expenses		60,000	69,000	79,350	91,253	1,04,940
Miscellaneous Expenses		35,000	40,250	46,288	53,231	61,215
<b>Total Expenditure - D</b>		<b>10,07,000</b>	<b>11,50,850</b>	<b>13,15,558</b>	<b>15,04,179</b>	<b>17,20,223</b>
<b>Net Profit before Interest /Cash Flow (A+B-C-D)</b>		<b>3,43,000</b>	<b>5,06,650</b>	<b>6,74,193</b>	<b>8,40,883</b>	<b>8,31,221</b>

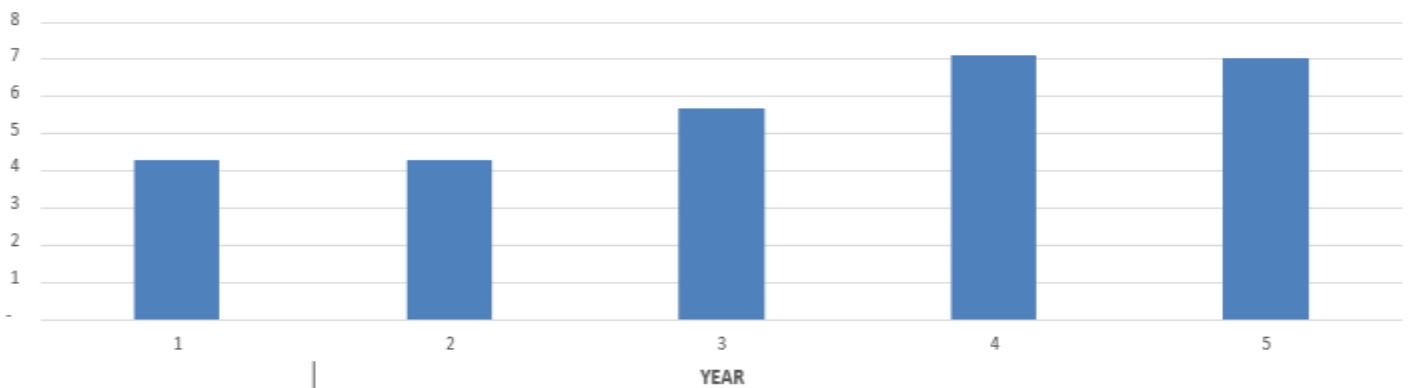


## DSCR STATEMENT

### PROJECTED TERM LOAN DSCR STATEMENT

	Year 1	Year 2	Year 3	Year 4	Year 5
	Projected	Projected	Projected	Projected	Projected
Profit available to service the debt	3,43,000	5,06,650	6,74,193	8,40,883	8,31,221
Loan Repayment	39,429	84,681	93,086	1,02,324	1,12,480
Interest on Term Loan	40,267	33,670	25,266	16,027	5,872
<b>Debt to be Served</b>	<b>79,696</b>	<b>1,18,351</b>	<b>1,18,351</b>	<b>1,18,351</b>	<b>1,18,351</b>
Debt Service Coverage Ratio	4	4	6	7	7
<b>AVERAGE DSCR</b>	<b>6</b>				

### DEBT SERVICE CEVERAGE RATIO



### BREAKEVEN ANALYSIS

Investment Value Including Margin Rs. 400000

Year ended	Year 1 Projected	Year 2 Projected	Year 3 Projected	Year 4 Projected	Year 5 Projected
Cash Flow as per Statement of Income	3,43,000	5,06,650	6,74,193	8,40,883	8,31,221
Less: Interest on Loan	40,267	33,670	25,266	16,027	5,872
Less: Estimated Drawings/ Personal Expenses	1,71,500	2,53,325	3,37,096	4,20,442	4,15,610
<b>Net Cash Flow</b>	<b>1,31,233</b>	<b>2,19,655</b>	<b>3,11,831</b>	<b>4,04,415</b>	<b>4,09,739</b>
<b>Cumulative Cash Flow</b>	<b>1,31,233</b>	<b>3,50,888</b>	<b>6,62,719</b>	<b>10,67,133</b>	<b>14,76,872</b>
<b>Break Even Investment (in years)</b>				<b>2 Year and 5 Months</b>	



## REPAYMENT SCHEDULE

### DETAIL REPAYMENT SCHEDULE

Year	Quarter	Loan Installment	Principal Payment	Loan Outstanding	Interest at 9.5%	Cumulative Interest
1	1	10,260	-	4,32,000	10,260	40,267
	2	10,260	-	4,32,000	10,260	
	3	29,588	19,481	4,12,519	10,107	
	4	29,588	19,948	3,92,571	9,640	
2	1	29,588	20,425	3,72,146	9,163	33,670
	2	29,588	20,914	3,51,232	8,674	
	3	29,588	21,415	3,29,817	8,173	
	4	29,588	21,927	3,07,890	7,660	
3	1	29,588	22,452	2,85,437	7,136	25,266
	2	29,588	22,990	2,62,448	6,598	
	3	29,588	23,540	2,38,908	6,048	
	4	29,588	24,104	2,14,804	5,484	
4	1	29,588	24,681	1,90,123	4,907	16,027
	2	29,588	25,271	1,64,852	4,316	
	3	29,588	25,876	1,38,976	3,711	
	4	29,588	26,496	1,12,480	3,092	
5	1	29,588	27,130	85,350	2,458	5,872
	2	29,588	27,780	57,570	1,808	
	3	29,588	28,445	29,125	1,143	
	4	29,588	29,125	-	462	
<b>Total</b>		<b>5,53,101</b>	<b>4,32,000</b>		<b>1,21,101</b>	<b>1,21,101</b>



**Designated Contact Details for this project**

Email ID : [contact@vkfoundations.org](mailto:contact@vkfoundations.org)  
Mobile : 9845938269 / 9986024478 / 9902256304  
Website: [vkfoundations.org](http://vkfoundations.org)

