



Detailed Project Report

Kokum Juice Making Unit



By



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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:



Kokum juice is a refreshing and tangy drink made from the fruit of the *Garcinia indica* tree, which is native to India. The fruit is small and red in color, with a sweet and sour flavor. Kokum juice is a popular summer drink in India, where it is known for its cooling and refreshing properties. The juice is made by soaking the dried kokum fruit in water, which releases its flavor and color. The resulting liquid is then sweetened with sugar or honey and served over ice. Kokum juice is also used in traditional Ayurvedic medicine to aid digestion and relieve acidity.

2. 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.

3. 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.

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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.

4. NAME OF PRODUCT AND TECHNOLOGY

Kokum Juice Making Unit

Kokum juice making unit is typically used for producing and processing kokum fruit into a ready-to-drink juice product. Kokum (*Garcinia indica*) is a fruit native to India that is known for its unique flavor and potential health benefits. The juice extracted from kokum fruit is rich in antioxidants and can be used as a refreshing and nutritious beverage.



The kokum juice making unit typically includes equipment for washing, grading, and crushing the kokum fruit. The juice is then extracted using a hydraulic press or other mechanical means. The extracted juice is then typically pasteurized, bottled or packaged, and stored for distribution and sale.

Kokum fruit is also used in the production of various other products such as jams, jellies, and candies. The kokum seed is also used to extract kokum butter, which is used in the cosmetic industry.

5. DELIVERABLES AND MARKET OF THE PRODUCT

- **High-quality Kokum juice with no added preservatives or artificial colors:** A Kokum juice making unit would need to ensure that the juice is made from high-quality Kokum fruits and that the juice is extracted and processed in a way that preserves its natural flavor and nutritional value. The juice should be free from any added preservatives or artificial colors.
- **Variety of Kokum juice flavors to cater to different tastes:** While Kokum juice has a distinct sour taste, a juice making unit could explore creating different flavors to cater to different taste preferences. For example, flavors such as Kokum and ginger, Kokum and mint, or Kokum and lime could be developed.



- **Customizable packaging options for retail sales and bulk orders:** A Kokum juice making unit would need to offer customizable packaging options for its customers, such as bottles or tetra packs of different sizes, to cater to both retail and bulk orders.
- **Growing demand for healthy and natural beverages in the market:** With increasing health consciousness, there is a growing demand for natural and healthy beverages in the market. This presents an opportunity for a Kokum juice making unit to tap into this demand.
- **Increasing awareness of the health benefits of Kokum juice:** Kokum juice is known to have several health benefits, such as aiding digestion, boosting immunity, and improving skin health. As more people become aware of these benefits, the demand for Kokum juice is likely to increase.
- **Opportunity to tap into the food and beverage industry:** A Kokum juice making unit could target the food and beverage industry, including restaurants, cafes, and juice bars, to supply them with high-quality Kokum juice.

Project Assumptions: This model DPR for Kokum Juice 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 particular



DPR are given in Table. Therefore, land and civil infrastructures are assumed as already available with the entrepreneur.

Table: Detailed Project Assumptions		
Parameter	Value	
Assumed Capacity of the Kokum Juice Making Unit		
Utilization of capacity:	Year 1	50%
	Year 2	55%
	Year 3	65%
	Year 4	70%
	Year 5	75%
Working days per year:	210 days	
Working hours per day:	8-10 hours	
Average price of raw material:	Rs. 40/kg	
Average sale price of product	Rs. 180/lit	

Machineries





BEW S S 304 / S S 316 Natural Herbal
Juice Extraction Machine

Capacity: 120-150 kg per day

Automatic grade: Automatic

Power Source: 230V

Odhav, Ahmedabad, Gujarat

Suppliers are available in Bengaluru and Coimbatore

Market Output:

VKF will hand hold them to facilitating better packing and market linkage.

Market Linkage

❖ **Restaurants**

❖ **Hotels**

❖ **Supermarkets**

❖ **Kirana stores**

❖ **Caterers and food suppliers**

❖ **Snack stores**

6. ROLE OF EACH OF THE JLG MEMBERS

How JLG will participate:

- 1 persons will be used to procurement



- 2 persons for production
- 2 persons for the logistics & sales
- 1 persons for value addition
- 1 person for waste management

7. 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.

8. BREAK UP COST AND MARGIN OF THE PROJECT AND THE IMPLEMENTATION SCHEDULE

The proposed cost of the project is as follows:

Sl. No.	Details	Cost in Rs.	Percentage
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1.	Bank Loan	3,15,000	90%
2.	JLG contribution	35,000	10%
3.	Total	3,50,000	100%

Sl. No.	Details	Cost in Rs
1.	Machine cost	2,00,000
2.	Furniture	40,000
3.	Working capital (Shed deposit, electric connection deposit, Miscellaneous and preoperative expenses)	1,10,000
	Total	3,50,000

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
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9. LAND/SHED STATUS:

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

10. SWOT ANALYSIS OF THE PROJECT

I. Strengths

- Kokum juice is a unique and refreshing drink that is popular in many regions of India. It can differentiate the business from competitors and create a loyal customer base.
- Kokum fruit is widely available in many regions of India, making it a low-cost ingredient for the business. Therefore, the business can be started with low investment.
- Kokum fruit is known for its various health benefits, including improving digestion, reducing inflammation, and aiding weight loss. Marketing these benefits can attract health-conscious customers.

II. Weaknesses

- Kokum juice is a regional drink and may not be popular outside the region. Therefore, it may be challenging to expand the business to other areas.



- Kokum fruit is seasonal, and the business may face difficulties in sourcing the fruit and maintaining a consistent supply of the juice throughout the year.
- Kokum juice has a short shelf life, and the business may need to invest in a cold storage facility to maintain the juice's quality and freshness.

III. Opportunities

- With the growing popularity of online shopping, the business can create an online presence and sell its products through e-commerce platforms, reaching a broader customer base.
- The increasing trend towards health and wellness can attract more customers to the business, given the numerous health benefits of kokum juice.
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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.
- Competition: The juice industry is highly competitive, and the business may face intense competition from established players in the market.
- Government regulations: The business may need to comply with various government regulations, such as obtaining necessary licenses and permits, which can be time-consuming and expensive.
- Main attributed to less profitability to this industry is due to lower price at the



beginning and JLG members need to work hard.

11. 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.

Ecosystem Support from Project

- **Economic Support:** The Kokum Juice making unit project can generate employment opportunities in the region, thus contributing to the local economy. This project can also help in promoting the agricultural sector by providing a market for Kokum fruit farmers.
- **Environmental Support:** Kokum fruit is a natural resource that grows in the Western Ghats region of India. Cultivating and processing Kokum fruit locally can reduce the carbon footprint associated with transportation and storage of the fruit, thus promoting sustainable agriculture and reducing environmental impact.



- **Health Support:** Kokum fruit is known for its various health benefits, including its anti-inflammatory, anti-cancer, and anti-oxidant properties. The Kokum Juice making unit project can promote the consumption of Kokum fruit and its products, thus contributing to the health and wellness of the local population.
- **Cultural Support:** Kokum fruit is an important ingredient in many traditional dishes in the Western Ghats region of India. The Kokum Juice making unit project can help in preserving and promoting the traditional culinary practices and cultural heritage of the region.

12. THE END PRODUCTS PRODUCED FROM THE MACHINE



13. FINANCIALS

CASH FLOW STATEMENT



Particulars	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
REVENUE FROM SALE OF KOKUM JUICE					
No. of working days in a Year	300	300	300	300	300
Less : Days for off Season	90	90	90	90	90
No. of Machine Running days in a Year	210	210	210	210	210
Capacity of the machine in kgs per day	150	150	150	150	150
Production in litres	50%	50%	50%	50%	50%
Utilisation of the Capacity (%)	60%	65%	70%	75%	80%
No of litres Produced in a year	9,450	10,238	11,025	11,813	12,600
Rate per Litre	180	198	218	240	264
Gross Revenue earned per annum - A	17,01,000	20,27,025	24,01,245	28,30,039	33,20,579
REVENUE FROM SALE OF BY PRODUCT					
No. of Machine Running days in a Year	210	210	210	210	210
Capacity of the machine in kgs per day	150	150	150	150	150
Utilisation of the Capacity (%)	60%	65%	70%	75%	80%
By Product in %	30%	30%	30%	30%	30%
By Product in Kg	5,670	6,143	6,615	7,088	7,560
rate per kg	5	6	6	7	7
Gross Revenue earned per annum - B	28,350	33,784	40,021	47,167	55,343
COST OF RAW MATERIALS					
Consumption of Raw Materials	18,900	20,475	22,050	23,625	25,200
rate per kg	40	44	48	53	59
Total Cost of Raw Material per annum - C	7,56,000	9,00,900	10,67,220	12,57,795	14,75,813
EXPENDITURE					
Salaries and Wages	3,60,000	3,96,000	4,35,600	4,79,160	5,27,076
Electricity Charges	72,000	79,200	87,120	95,832	1,05,415
Other Manufacturing Expenses	30,000	33,000	36,300	39,930	43,923
Transportation and Travelling	30,000	33,000	36,300	39,930	43,923
Rent	60,000	66,000	72,600	79,860	87,846
Packaging and Promotion Expenses	25,000	27,500	30,250	33,275	36,603
Miscellaneous Expenses	15,000	16,500	18,150	19,965	21,962
Total Expenditure - D	5,92,000	6,51,200	7,16,320	7,87,952	8,66,747
Net Profit before Interest /Cash Flow (A+B-C-D)	3,81,350	5,08,709	6,57,726	8,31,459	10,33,362

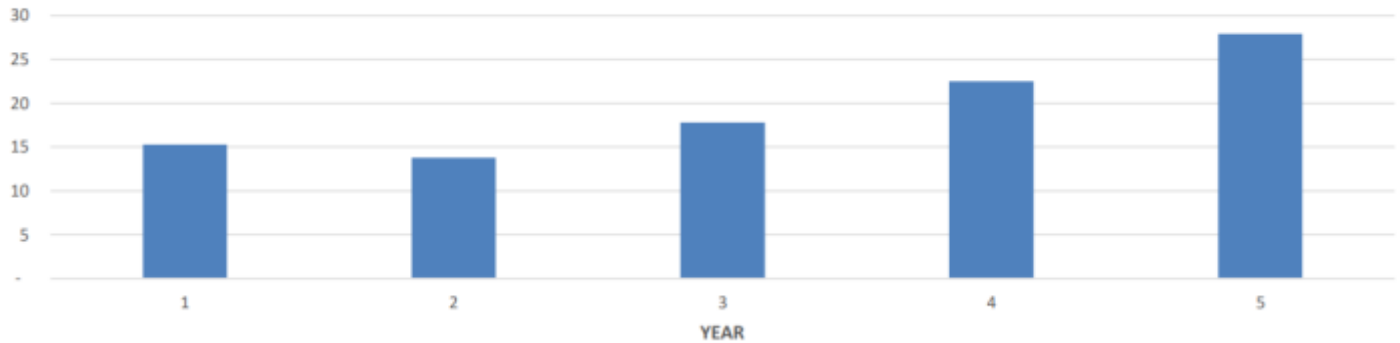


DSCR STATEMENT

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	3,81,350	5,08,709	6,57,726	8,31,459	10,33,362
Loan Repayment	12,322	26,463	29,089	31,976	35,150
Interest on Term Loan	12,583	10,522	7,896	5,008	1,835
Debt to be Served	24,905	36,985	36,985	36,985	36,985
Debt Service Coverage Ratio	15	14	18	22	28
AVERAGE DSCR	19				

DEBT SERVICE CEVERAGE RATIO





REPAYMENT SCHEDULE

DETAIL REPAYMENT SCHEDULE

Year	Quarter	Loan Installment	Principal Payment	Loan Outstanding	Interest at 9.5%	Cumulative Interest
1	1	3,206	-	1,35,000	3,206	12,583
	2	3,206	-	1,35,000	3,206	
	3	9,246	6,088	1,28,912	3,158	
	4	9,246	6,234	1,22,678	3,013	
2	1	9,246	6,383	1,16,296	2,863	10,522
	2	9,246	6,536	1,09,760	2,711	
	3	9,246	6,692	1,03,068	2,554	
	4	9,246	6,852	96,216	2,394	
3	1	9,246	7,016	89,199	2,230	7,896
	2	9,246	7,184	82,015	2,062	
	3	9,246	7,356	74,659	1,890	
	4	9,246	7,532	67,126	1,714	
4	1	9,246	7,713	59,414	1,534	5,008
	2	9,246	7,897	51,516	1,349	
	3	9,246	8,086	43,430	1,160	
	4	9,246	8,280	35,150	966	
5	1	9,246	8,478	26,672	768	1,835
	2	9,246	8,681	17,991	565	
	3	9,246	8,889	9,102	357	
	4	9,246	9,102	-	144	
Total		1,72,844	1,35,000		37,844	37,844



BREAKEVEN ANALYSIS

Investment Value Including Margin Rs. 350000

Year ended	Year 1 Projected	Year 2 Projected	Year 3 Projected	Year 4 Projected	Year 5 Projected
Cash Flow as per Statement of Income	3,34,400	4,75,294	6,39,073	8,28,612	10,47,089
Less : Interest on Loan	29,361	24,551	18,423	11,686	4,281
Less : Estimated Drawings/Personal Expenses	1,67,200	2,37,647	3,19,536	4,14,306	5,23,545
Net Cash Flow	1,37,839	2,13,096	3,01,114	4,02,620	5,19,263
Cumulative Cash Flow	1,37,839	3,50,935	6,52,048	10,54,668	15,73,931
Break Even Investment (in years)	1 Year and 11.9 Months				



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