



# Detailed Project Report

## Millet Powder making Machine



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:**



## **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.

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.

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

##### **Millet Powder Making Machine**

A millet powder making machine is a type of machinery that is designed to process millet grains into fine millet powder. Millet is a grain that is widely used in many parts of the world, particularly in Africa and Asia. It is rich in nutrients, including protein, fiber, and minerals such as iron and magnesium, and is often used as a substitute for rice or wheat.

A millet powder making machine typically consists of several components, including a hopper, a grinding chamber, a motor, and a collection bin. The millet grains are poured into the hopper, which then feeds them into the grinding





chamber. The grinding chamber contains a set of blades that grind the millet grains into a fine powder. The motor powers the blades and controls the speed and consistency of the grinding process. Finally, the ground millet powder is collected in a bin for storage or further processing.

Millet powder making machines can come in different sizes and with different features, depending on the specific needs and requirements of the user. Some machines may have multiple grinding chambers or different blade configurations to produce different types of millet powders, while others may be designed for high-capacity processing.

Millet powder is used in a variety of food products, including porridges, cakes, and other baked goods. It is also used in gluten-free flour blends and as a thickening agent in soups and stews. A millet powder making machine can therefore be a valuable tool for small-scale food processors, home chefs, and other users who want to process millet grains into fine powders for their food products.

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

A millet making machine, also known as a millet flour milling machine, is a piece of equipment used to process millet grains into millet flour. Millet flour is a popular ingredient in a wide range of food products, including bread, cakes, biscuits, and porridges. The following are some of the deliverables of a millet making machine:



**High-Quality Flour:** The primary deliverable of a millet making machine is high-quality millet flour. The machine is designed to grind millet grains into fine flour, which is then sifted to remove any impurities or large particles. The resulting flour is uniform in texture, consistent in quality, and free from any contaminants.

**Improved Productivity:** A millet making machine can process large quantities of millet grains quickly and efficiently, which can help to improve productivity for small-scale food processors or individuals. This can be especially helpful for those who need to process millet grains in large quantities or on a regular basis.

**Customization:** Millet making machines can be customized to meet the specific needs and requirements of the user. For example, some machines may have multiple grinding chambers or different blade configurations to produce different types of millet powders or flours.

**Cost Savings:** A millet making machine can help to reduce costs for small-scale food processors or individuals by enabling them to process millet grains in-house, rather than purchasing pre-packaged millet flour. This can be especially helpful for those in areas where millet flour is not readily available or is expensive to purchase.



### Market Linkage

- ❖ Hotels and malls
- ❖ Super Markets
- ❖ Kiranas and Stores

### ❖ Speciality Store

- ❖ E-Commerce
- ❖ Restaurants

## Project Assumptions:

This model DPR for Millet Powder Making Machine 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 Tin Can Making unit:	100 kg/day	
Utilization of capacity:	Year 1	60%
	Year 2	65%
	Year 3	70%



	Year 4	75%
	Year 5	80%
Working days per year:	300 days	
Working hours per day:	8-10 hours	
Average price of raw material:	Rs. 130/ kg	
Average sale price of product	Rs. 200/kg	

## Machineries

### **Millet Powder Making Machine, 3 HP**

Zigma Machinery & Equipment Solutions,  
Coimbtore, Tamil Nadu





## **6. ROLE OF EACH OF THE JLG MEMBERS**

### **How JLG will participate:**

- 2 persons will be used to procurement of raw materials
- 4 persons for production
- 3 person for the logistics & sales
- 1person on training and monitoring process.

## **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. 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	4,05,000	90%
2	JLG contribution	40,500	10%
3	<b>Total</b>	<b>4,50,000</b>	<b>100%</b>

<b>Sl. No.</b>	<b>Details</b>	<b>Cost in Rs.</b>
1	Machine Cost	2,65,000
2	Furniture	30,000
3	Working capital (Shed deposit, electric connection deposit, Miscellaneous and preoperative	1,10,000



	expenses)	
	TOTAL	4,05,000

## 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. Strength

- Growing awareness among entrepreneurs about the need for modernization, managerial and technical skill.
- Higher export potential.
- High-quality millet flour output that is consistent and uniform in texture.
- Meets the growing demand for millet-based food products.
- Meets the growing demand for healthy and gluten-free diets.

### II. Weakness

- May require additional space and infrastructure for installation and maintenance
- Requires skilled labor for operation and maintenance.
- May have limitations in the range of millet products that it can produce.





### III. Opportunities

- Growing demand for millet flour and other millet-based products, particularly in regions where millet is a staple crop.
- Potential for expanding the product line by offering different types of millet-based flours or powders.
- Expanding global market for gluten-free and healthy food products

### 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.
- Economic downturns that could affect the demand for millet-based food products and, consequently, the demand for millet powder making machines.
- Technological advancements that may render current millet powder making machines obsolete.

## 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.

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





## 13. FINANCIALS

### CASH FLOW STATEMENT

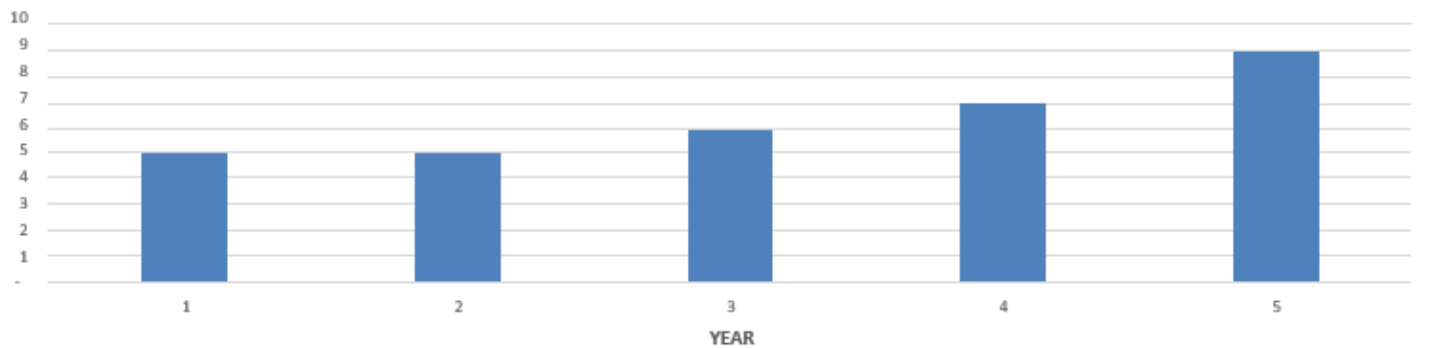
Particulars	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
<b><u>REVENUE FROM SALE OF MILLET POWDER</u></b>					
No. of working days in a Year	300	300	300	300	300
Less : Days for off Season	-	-	-	-	-
No. of Machine Running days in a Year	300	300	300	300	300
Capacity of the machine in kgs per day	100	100	100	100	100
Production in KGs	100%	100%	100%	100%	100%
Utilization of the Capacity (%)	60%	65%	70%	75%	80%
Production during the year (in KGs)	18,000	19,500	21,000	22,500	24,000
Rate per KG	200	220	242	266	293
<b>Gross Revenue earned per annum - A</b>	<b>36,00,000</b>	<b>42,90,000</b>	<b>50,82,000</b>	<b>59,89,500</b>	<b>70,27,680</b>
<b><u>COST OF RAW MATERIALS</u></b>					
Consumption of Raw Materials	18,000	19,500	21,000	22,500	24,000
Rate per KG	130	143	157	173	190
<b>Total Cost of Raw Material per annum - B</b>	<b>23,40,000</b>	<b>27,88,500</b>	<b>33,03,300</b>	<b>38,93,175</b>	<b>45,67,992</b>
<b><u>EXPENDITURE</u></b>					
Salaries and Wages	5,40,000	6,21,000	7,14,150	8,21,273	9,44,463
Electricity Charges	96,000	1,05,600	1,16,160	1,27,776	1,40,554
Rent	1,20,000	1,32,000	1,45,200	1,59,720	1,75,692
Transportation and Travelling	60,000	66,000	72,600	79,860	87,846
Packaging and Promotion Expenses	60,000	66,000	72,600	79,860	87,846
Miscellaneous Expense	25,000	27,500	30,250	33,275	36,603
<b>Total Expenditure - C</b>	<b>9,01,000</b>	<b>10,18,100</b>	<b>11,50,960</b>	<b>13,01,764</b>	<b>14,73,003</b>
<b>Net Profit before Interest /Cash Flow (A-B-C)</b>	<b>3,59,000</b>	<b>4,83,400</b>	<b>6,27,740</b>	<b>7,94,562</b>	<b>9,86,685</b>

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	3,59,000	4,83,400	6,27,740	7,94,562	9,86,685
Loan Repayment	36,965	79,389	87,268	95,929	1,05,450
Interest on Term Loan	37,750	31,566	23,687	15,025	5,505
<b>Debt to be Served</b>	<b>74,715</b>	<b>1,10,954</b>	<b>1,10,954</b>	<b>1,10,954</b>	<b>1,10,954</b>
Debt Service Coverage Ratio	5	4	6	7	9
<b>AVERAGE DSCR</b>	<b>6</b>				

**DEBT SERVICE COVERAGE RATIO**



Year ended	Year 1 Projected	Year 2 Projected	Year 3 Projected	Year 4 Projected	Year 5 Projected
Cash Flow as per Statement of Income	3,59,000	4,83,400	6,27,740	7,94,562	9,86,685
Less : Interest on Loan	37,750	31,566	23,687	15,025	5,505
Less : Estimated Drawings/Personal Expenses	1,79,500	2,41,700	3,13,870	3,97,281	4,93,342
<b>Net Cash Flow</b>	<b>1,41,750</b>	<b>2,10,134</b>	<b>2,90,183</b>	<b>3,82,255</b>	<b>4,87,838</b>
<b>Cumulative Cash Flow</b>	<b>1,41,750</b>	<b>3,51,884</b>	<b>6,42,068</b>	<b>10,24,323</b>	<b>15,12,160</b>



**DETAIL REPAYMENT SCHEDULE**

Year	Quarter	Loan Installment	Principal Payment	Loan Outstanding	Interest at 9.5%	Cumulative Interest
1	1	9,619	-	4,05,000	9,619	37,750
	2	9,619	-	4,05,000	9,619	
	3	27,739	18,264	3,86,736	9,475	
	4	27,739	18,701	3,68,035	9,038	
2	1	27,739	19,149	3,48,887	8,590	31,566
	2	27,739	19,607	3,29,280	8,132	
	3	27,739	20,076	3,09,204	7,662	
	4	27,739	20,557	2,88,647	7,182	
3	1	27,739	21,049	2,67,598	6,690	23,687
	2	27,739	21,553	2,46,045	6,186	
	3	27,739	22,069	2,23,976	5,670	
	4	27,739	22,597	2,01,379	5,141	
4	1	27,739	23,138	1,78,241	4,601	15,025
	2	27,739	23,692	1,54,549	4,047	
	3	27,739	24,259	1,30,290	3,479	
	4	27,739	24,840	1,05,450	2,899	
5	1	27,739	25,434	80,015	2,304	5,505
	2	27,739	26,043	53,972	1,695	
	3	27,739	26,667	27,305	1,072	
	4	27,739	27,305	(0)	433	
<b>Total</b>		<b>5,18,533</b>	<b>4,05,000</b>		<b>1,13,533</b>	<b>1,13,533</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)

