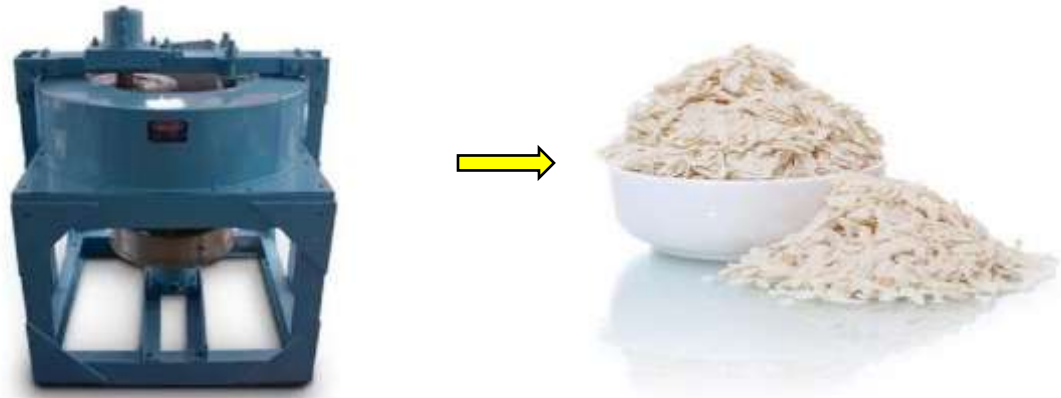




DETAILED PROJECT REPORT

Poha 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:



Poha is a popular Indian breakfast and snack food made from flattened rice flakes. It is a versatile dish that can be customized with various ingredients and spices. Poha is easy to prepare, quick to cook, and is considered a healthy meal option as it is low in calories and high in carbohydrates. It is a popular street food in India and is often served with chutney, sev, peanuts, and other accompaniments. Poha can also be used as a base for other dishes such as upma, cutlets, or as a stuffing for rolls.

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

Poha Making Machine

A Poha Making Machine is a kitchen appliance specifically designed for making flattened rice flakes, or poha, in bulk quantities. It is commonly used in commercial kitchens, food processing units, and small-scale industries. The machine generally consists of a set of rollers that flatten the rice grains, a blower to remove any impurities, and a sieving unit to separate the flattened rice flakes of uniform size.

The capacity and size of the machine can vary, with some models having the ability to produce up to several hundred kilograms of poha per hour. The use of a poha making machine can increase efficiency, reduce labor costs, and produce a consistent quality of poha.



5. DELIVERABLES AND MARKET OF THE PRODUCT

- **High-quality poha:** The main product of the business is the poha itself, which should be of consistent quality, free from impurities, and packaged in a way that maintains freshness and hygiene.
- **Diversification:** A poha making business can also diversify its product line by offering other related products such as chivda, namkeen, and other snack items. This can help to increase the revenue and reach of the business.
- **Packaging and labeling:** The poha should be packaged in attractive and convenient containers, with clear labeling that includes information on ingredients, nutritional value, and shelf life.
- **Health benefits:** Poha is considered a healthy and nutritious food option, as it is low in calories and high in carbohydrates. This can be a selling point for health-conscious consumers who are looking for tasty and healthy food options.

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 Poha Making Machine	200 kg per day	
Utilization of capacity:	Year 1	60 %
	Year 2	65 %
	Year 3	70%
	Year 4	75%
	Year 5	80%
Working days per year:	240 days	
Working hours per day:	8-10 hours	
Average price of raw material:	Rs. 30/kg	
Average sale price of product	Rs. 72/kg	

Machineries



Poha Plant Machine for Industrial
Capacity: 200-250 kg per day
Automatic grade: Automatic
Power Consumption: 10 HP
Supplier: PCK Food Tech Solutions Private Limited
Location: Pune, Maharashtra

Machinery is also available in Bengaluru.



Market Output:

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

Market Linkage

- | | |
|-----------------------|--------------------------------------|
| ❖ <u>Shops</u> | ❖ <u>Kirana stores</u> |
| ❖ <u>Hotels</u> | ❖ <u>Caterers and food suppliers</u> |
| ❖ <u>Supermarkets</u> | ❖ <u>Snack stores</u> |

6. ROLE OF EACH OF THE JLG MEMBERS

How JLG will participate:

- 2 persons will be used to procurement
- 3 persons for production
- 4 persons for the logistics & sales
- 1 person for value addition

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:

Sl. No.	Details	Cost in Rs.	Percentage
1	Bank Loan	2,07,000	90%
2	JLG contribution	20,700	10%
3	Total	227,700	100%

Sl. No.	Details	Cost in Rs.
1	Machine Cost	1,17,000
2	Furniture	30,000
3	Working capital (Shed deposit, electric connection deposit, Miscellaneous and preoperative expenses)	80,000
	TOTAL	2,27,700

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

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

- The machine produces consistent and uniform quality of poha.
- There is huge scope to scale production to meet market demand.
- JLG members are very young and aware of the need for ready to use products in the upcoming market as well as the local markets.
- There is abundant raw material available in the district.
- The source of raw material procurement is very convenient due to local availability.
- The JLG members are having good coordination and co-operation among themselves and are serious about providing solutions to the community.
- Government is very favorable for supporting the youths.



II. Weaknesses

- The availability and quality of raw materials can be a challenge for a poha making business.
- Dependence on external sources for raw materials can impact the consistency and quality of the final product.
- Ensuring consistent quality can also be a challenge, as variations in production can lead to variations in the quality of the final product.

III. Opportunities:

- There is a growing demand for ready-to-eat breakfast foods.
- Expansion into new markets is possible.
- There are several opportunities for product differentiation and brand building.
- JLG members are still very young if they start performing well in business and in future modern process machinery with better productivity and quality as well as special features for the final products and value addition products also can be done within JLG members.
- Young JLG members have long way to go with new Innovation in the ready to use products by innovating various combinations with the poha which will help to create global impact on product innovations.



IV. Threats:

- Competition from other food processing companies and manual poha-making methods.
- Technological advancements leading to obsolescence of the current poha-making machine.
- The JLG members lack insufficient place for working/processing in their units. All the process was being carried at one small area.
- The JLG members are unable to purchase modern machineries due to financial limitations.
- The JLG members have poor access to national and international markets. This will affect initially the profitability of the JLG members.
 - Main attributed to less profitability of the business 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

- **Efficient use of resources:** Poha is made from flattened rice, which is a byproduct of rice milling. By using this byproduct, the poha making business is making efficient use of resources and reducing waste.
- **Reduced carbon footprint:** Poha is a low carbon footprint food item. By producing and promoting poha as a healthy, tasty and nutritious food item, the poha making business is contributing to the reduction of carbon footprint associated with other less environmentally friendly foods.
- **Low water usage:** The process of making poha requires very little water, especially when compared to the amount of water required for traditional rice processing.
- **Supporting local farmers:** The poha making business can source the raw materials required for production from local farmers.

12. THE END PRODUCTS PRODUCED WITH POHA





13. FINANCIALS

CASH FLOW STATEMENT

Particulars	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
<u>REVENUE FROM SALE OF POHA</u>					
No. of working days in a Year	300	300	300	300	300
Less: Days for off Season	60	90	90	90	90
No. of Machine Running days in a Year	240	240	240	240	240
Capacity of the machine in kgs (200 kg per day)	200	200	200	200	200
Production in KGs	100%	100%	100%	100%	100%
Utilisation of the Capacity (%)	60%	65%	70%	75%	80%
Production during the year (in KGs)	28,800	31,200	33,600	36,000	38,400
Rate per KG	72	79	87	96	105
Gross Revenue earned per annum - A	20,73,600	24,71,040	29,27,232	34,49,952	40,47,944
<u>COST OF RAW MATERIALS</u>					
Consumption of Raw Materials	28,800	31,200	33,600	36,000	38,400
rate per kg	30	33	36	40	44
Total Cost of Raw Material per annum - B	8,64,000	10,29,600	12,19,680	14,37,480	16,86,643
<u>EXPENDITURE</u>					
Salaries and Wages	7,20,000	7,92,000	8,71,200	9,58,320	10,54,152
Electricity Charges	54,000	59,400	65,340	71,874	79,061
Other Manufacturing Expenses	30,000	33,000	36,300	39,930	43,923
Transportation and Travelling	48,000	52,800	58,080	63,888	70,277
Rent	96,000	1,05,600	1,16,160	1,27,776	1,40,554
Packaging and Promotion Expenses	36,000	39,600	43,560	47,916	52,708
Miscellaneous Expenses	24,000	26,400	29,040	31,944	35,138
Total Expenditure - C	10,08,000	11,08,800	12,19,680	13,41,648	14,75,813
Net Profit before Interest /Cash Flow (A-B-C)	2,01,600	3,32,640	4,87,872	6,70,824	8,85,488

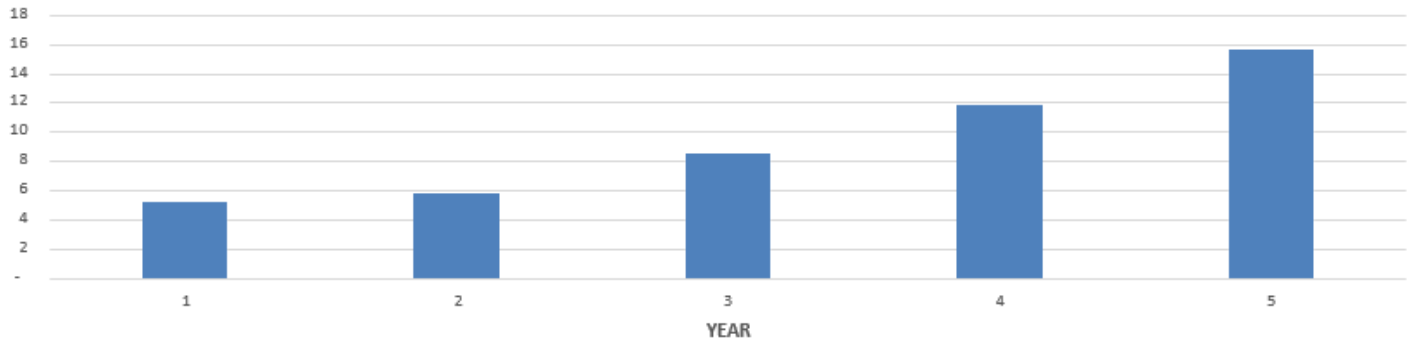


DSCR STATEMENT

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	2,01,600	3,32,640	4,87,872	6,70,824	8,85,488
Loan	18,893	40,576	44,604	49,030	53,897
Repayment	19,295	16,134	12,106	7,680	2,814
Interest on Term Loan					
Debt to be Served	38,188	56,710	56,710	56,710	56,710
Debt Service Coverage Ratio	5	6	9	12	16
AVERAGE DSCR	9				

DEBT SERVICE COVERAGE RATIO





BREAKEVEN ANALYSIS

Investment Value Including Margin Rs. 230000

Year ended	Year 1 Projected	Year 2 Projected	Year 3 Projected	Year 4 Projected	Year 5 Projected
Cash Flow as per Statement of Income					
Less : Interest on Loan	2,01,600	3,32,640	4,87,872	6,70,824	8,85,488
Less : Estimated Drawings/Personal Expenses	19,295	16,134	12,106	7,680	2,814
Less : Estimated Drawings/Personal Expenses	1,00,800	1,66,320	2,43,936	3,35,412	4,42,744
Net Cash Flow	81,505	1,50,186	2,31,830	3,27,732	4,39,930
Cumulative Cash Flow	81,505	2,31,692	4,63,521	7,91,254	12,31,184
Break Even Investment (in years)	1 Year and 11.9 Months				

DETAIL REPAYMENT SCHEDULE

Year	Quarter	Loan Installment	Principal Payment	Loan Outstanding	Interest at 9.5%	Cumulative Interest
1	1	4,916	-	2,07,000	4,916	19,295
	2	4,916	-	2,07,000	4,916	
	3	14,178	9,335	1,97,665	4,843	
	4	14,178	9,558	1,88,107	4,619	
2	1	14,178	9,787	1,78,320	4,390	16,134
	2	14,178	10,021	1,68,299	4,156	
	3	14,178	10,261	1,58,037	3,916	
	4	14,178	10,507	1,47,531	3,671	
3	1	14,178	10,758	1,36,772	3,419	12,106
	2	14,178	11,016	1,25,756	3,162	
	3	14,178	11,280	1,14,477	2,898	
	4	14,178	11,550	1,02,927	2,628	
4	1	14,178	11,826	91,101	2,351	7,680
	2	14,178	12,109	78,992	2,068	
	3	14,178	12,399	66,592	1,778	
	4	14,178	12,696	53,897	1,482	
5	1	14,178	13,000	40,897	1,178	2,814
	2	14,178	13,311	27,586	866	
	3	14,178	13,630	13,956	548	
	4	14,178	13,956	0	222	
Total		2,65,028	2,07,000		58,028	58,028



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