



Detailed Project Report

Turmeric Powder Processing Unit



By



2023



TABLE OF CONTENT

SL NO	Content	Page No
1	Overview of the JLG members	3
2	Objectives of SVSY	4
3	About VKF	7
4	Name of the product & technology	8
5	Deliverables and market	8
6	Role of each JLG member	12
7	Soft intervention	12
8	Estimated cost of Project Implementation Schedule	13
9	Land/shed Status	14
10	SWOT Analysis	14
11	Youth empowerment Impact of the project on ecosystem	16
12	The end products produced from the machine	16
13	Financials	17



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:



A turmeric manufacturing unit typically processes raw turmeric rhizomes into a range of turmeric products such as powder, oleoresin, and oil. The process involves several steps including cleaning, drying, polishing, grinding, and packaging. The raw material is cleaned thoroughly to remove dirt, stones, and other impurities before being dried and polished. The polished rhizomes are then ground into a fine powder using different types of grinding equipment.

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

Turmeric Powder Making Unit

Turmeric powder is a spice commonly used in cooking, particularly in Indian and Middle Eastern cuisines. It has a warm, slightly bitter taste and is often used to flavor or color curries, sauces, and soups. Turmeric powder is derived from the rhizomes of the turmeric plant, which is a member of the ginger family. It is known for its bright yellow color, which can stain clothing and kitchen surfaces. In addition to its culinary uses, turmeric has been used for centuries in traditional medicine to treat a variety of



ailments, including digestive issues, skin conditions, and joint pain. Modern scientific research has also shown that turmeric and its active ingredient, curcumin, have anti-inflammatory and antioxidant properties, which may have potential health benefits. When using turmeric powder in cooking, it is typically added in small quantities, as too much can overpower the flavor of a dish.

It can be used in both sweet and savory recipes, and is sometimes combined with other spices such as ginger, cinnamon, and cumin to create spice blends. A turmeric grinder is a tool specifically designed to grind turmeric root into a fine powder. Turmeric root is tough and fibrous, so it can be difficult to grind using a traditional spice grinder or even a food processor. A turmeric grinder is equipped with specially designed blades and a powerful motor that can effectively break down the fibrous root into a fine, smooth powder.

5. DELIVERABLES AND MARKET OF THE PRODUCT

- **Cooking:** Turmeric is a staple in many cuisines, particularly Indian, Middle Eastern, and Southeast Asian, and is used to flavor and color a wide range of dishes, including curries, sauces, soups, rice, and marinades.
- **Dietary supplement:** Turmeric has been used for centuries in traditional medicine and is now commonly used as a dietary supplement due to its anti-inflammatory and antioxidant properties. It is often taken in capsule form, or added to smoothies and other drinks.



- **Skin care:** Turmeric has been used topically to treat skin conditions such as acne, eczema, and psoriasis due to its anti-inflammatory and antiseptic properties. It is also used as a natural remedy for skin brightening and reducing dark circles under the eyes.
- **Textile dyeing:** Turmeric powder has been used as a natural dye for centuries, and is still used today to color fabrics, particularly in traditional South Asian textiles.
- **Household cleaning:** Turmeric powder can be used as a non-toxic cleaning solution for a variety of surfaces, including countertops, cutting boards, and utensils. Its antiseptic properties make it effective at killing germs and bacteria.

Project Assumptions: This model DPR for Coriander Powder 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 Turmeric Powder unit:	400/ yr	
Utilization of capacity:	Year 1	50%
	Year 2	55%
	Year 3	60%
	Year 4	65%
	Year 5	70%
Working days per year:	250 days	
Working hours per day:	8-10 hours	
Average price of raw material:	Rs. 120/kg	
Average sale price of product	Rs. 250/kg	



Machineries



• Pulveriser machine	• Sieving machine	• Packing Machine
Automatic Masala Making Machine, Three Phase, Hammer Mill	Vibrating Sieve Machine	Ss' Cup Filler Automatic Spices Packaging Machine
Capacity: 50-60 kg/hr.	Capacity: 100 kg	Capacity: 500-1000 pouch per packet
Suppliers: Salithika packaging's Gottigere, Bangalore	PCK food tech solutions Pvt Ltd Pune, Maharashtra	Kuber A1 Packaging Machinery, Chamrajpet, Bangalore

Market Linkage

- ❖ Restaurants
- ❖ Hotels
- ❖ Grocery Stores
- ❖ Condiment Stores
- ❖ Caterers and food suppliers

❖ Supermarkets and Departmental Stores

- ❖ Food Processers
- ❖ E-commerce
- ❖ Quick Commerce



6. ROLE OF EACH OF THE JLG MEMBERS

How JLG will participate:

- 2 persons will be used to procurement of raw materials
- 2 persons for production
- 2 persons for the logistics & sales
- 2 persons for sieving
- 2 persons for maintenance of machines

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.



- **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.
1	Bank Loan	4,05,000
2	JLG contribution	45,000
3	Total	4,50,000

Sl. No.	Details	Cost in Rs
1.	Machine cost	3,00,000
2.	Furniture	30,000
3.	Working capital (Shed deposit, electric connection deposit, Miscellaneous and preoperative expenses)	1,20,000
	Total	4,50,000

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

8. LAND/SHED STATUS:

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

9. SWOT ANALYSIS OF THE PROJECT

I. Strength

- Growing awareness among entrepreneurs about the need for modernization, managerial and technical skill.
- Turmeric powder is a popular spice that is widely used in various cuisines and cooking styles, both domestically and commercially.
- Turmeric powder can be used in a variety of dishes, such as curries, soups, stews, and marinades, making it a versatile spice for both home cooks and professional chefs.



- Turmeric powder has several health benefits, such as anti-inflammatory and anti-bacterial properties, which make it a popular ingredient in traditional medicine.
- The cluster members are having good coordination among themselves and are serious about resolving cluster problems.

II. Weakness

- Turmeric powder has a short shelf life compared to other spices and can lose its flavor and aroma quickly if not stored properly.
- Turmeric powder is sensitive to moisture and can clump or spoil if not stored in an airtight container.

III. Opportunities

- With increasing health consciousness, the demand for turmeric powder is growing, both domestically and globally, providing new business opportunities.
- There is a growing demand for turmeric powder in new and emerging markets, offering an opportunity to expand the business.
- Modern process machinery that can give better productivity and quality as well as special features for the final products are available globally.

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.

- There is a high level of competition in the turmeric powder market, both from domestic and international players, making it a challenging market to operate in.
- Main attributed to less profitability to this industry is due to lower price at the beginning and JLG members need to work hard.

10. 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.

11. THE END PRODUCTS PRODUCED FROM THE MACHINE



12. FINANCIALS

CASH FLOW STATEMENT



Particulars	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
REVENUE FROM SALE OF CORIANDER POWDER					
No. of working days in a Year	300	300	300	300	300
Less : Days for off Season	50	50	50	50	50
No. of Machine Running days in a Year	250	250	250	250	250
Capacity of the machine in kgs (50 kg per hr)	400	400	400	400	400
Production in KGs	65%	65%	65%	65%	65%
Utilisation of the Capacity (%)	50%	55%	60%	65%	70%
Production during the year (in KGs)	32,500	35,750	39,000	42,250	45,500
Rate per KG	250	275	303	333	366
Gross Revenue earned per annum - A	81,25,000	98,31,250	1,17,97,500	1,40,58,688	1,66,54,138
REVENUE FROM SALE OF WASTE					
No. of Machine Running days in a Year	250	250	250	250	250
Capacity of the machine in kgs (50 kg per hr)	400	400	400	400	400
Utilisation of the Capacity (%)	50%	55%	60%	65%	70%
Waste in %	5%	5%	5%	5%	5%
Waste in kgs	2,500	2,750	3,000	3,250	3,500
Rate per KG	5	6	6	7	7
Gross Revenue earned per annum - B	12,500	15,125	18,150	21,629	25,622
COST OF RAW MATERIALS					
Consumption of Raw Materials	50,000	55,000	60,000	65,000	70,000
Rate per KG (Dry)	120	132	145	160	176
Total Cost of Raw Material per annum - C	60,00,000	72,60,000	87,12,000	1,03,81,800	1,22,98,440
EXPENDITURE					
Salaries and Wages	13,20,000	15,18,000	17,45,700	20,07,555	23,08,688
Electricity Charges	1,20,000	1,32,000	1,45,200	1,59,720	1,75,692
Other Manufacturing Expenses	24,000	26,400	29,040	31,944	35,138
Transportation and Travelling	48,000	52,800	58,080	63,888	70,277
Rent	1,44,000	1,58,400	1,74,240	1,91,664	2,10,830
Packaging and Promotion Expenses	25,000	27,500	30,250	33,275	36,603
Miscellaneous Expenses	30,000	33,000	36,300	39,930	43,923
Total Expenditure - D	17,11,000	19,48,100	22,18,810	25,27,976	28,81,151
Net Profit before Interest /Cash Flow (A+B-C-D)	4,26,500	6,38,275	8,84,840	11,70,540	15,00,168



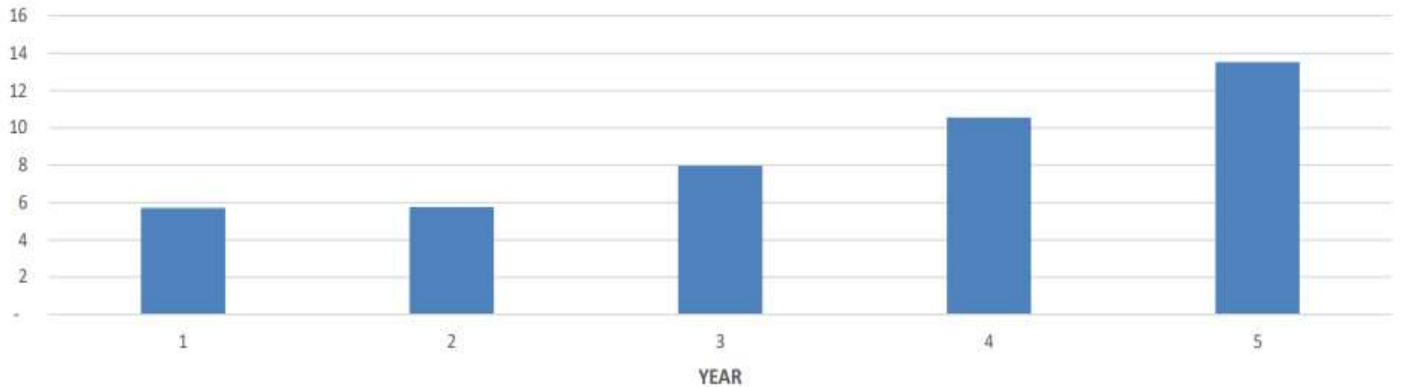
DSCR STATEMENT

PROJECTED TERM LOAN 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	4,26,500	6,38,275	8,84,840	11,70,540	15,00,168
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
Debt to be Served	74,715	1,10,954	1,10,954	1,10,954	1,10,954
Debt Service Coverage Ratio	6	6	8	11	14
AVERAGE DSCR	9				

DEBT SERVICE CEVERAGE RATIO



BREAKEVEN ANALYSIS

Investment Value Including Margin Rs. 450000

Year ended	Year 1 Projected	Year 2 Projected	Year 3 Projected	Year 4 Projected	Year 5 Projected
Cash Flow as per Statement of Income	4,26,500	6,38,275	8,84,840	11,70,540	15,00,168
Less : Interest on Loan	37,750	31,566	23,687	15,025	5,505
Less : Estimated Drawings/Personal Expenses	2,13,250	3,19,138	4,42,420	5,85,270	7,50,084
Net Cash Flow	1,75,500	2,87,572	4,18,733	5,70,245	7,44,579
Cumulative Cash Flow	1,75,500	4,63,072	8,81,805	14,52,050	21,96,629
Break Even Investment (in years)	1 Year and 11.5 Months				



REPAYMENT REPAYMENT

DETAIL REPAYMENT SCHEDULE

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	
Total		5,18,533	4,05,000		1,13,533	1,13,533



Designated Contact Details for this project

Email ID : contact@vkkfoundations.org
Mobile : 9845938269 / 9986024478 / 9902256304
Website: vkkfoundations.org

