



## 24. PROJECT PROFILE ON PANEER

Category : Food

Total Cost of Project : Rs. 1,74,000/-

BEP : 33 %

### I. INTRODUCTION OF BUSINESS IDEA :

Cheese is an important dairy product... There are at 20 distinct varieties of cheese. All kinds of cheese contains approximately the same ingredients but in different quantity.

### II. PRODUCT AND ITS APPLICATIONS :

Paneer is used in most of the Hotel and Restaurants, Cafeteria Railway restaurant, guest houses, domestic cooking, lodging and boarding places, hostel mess etc. In other words, it is used in cooking food items for human consumption.

### III. MARKET POTENTIAL :

It is used in the manufacture of various delicious dishes. It is a nutrition and tasty food item. It provides energy as well as taste.

This type of unit has bright prospects because; presently there are no local units in the district.

### IV. CAPACITY / REVENUE & SALES (1<sup>ST</sup> YEAR):

Sl. No.	Product	Qty. Kg/Annum	Rate (Average)	Amount (Rs.)
1.	Paneer Per day 10 Kgs.	3,000	200	6,00,000

### V. SERVICE METHODOLOGY AND QUALITY :

Paneer is generally made of skim milk. For best result, the milk should be pasteurized. The process may be divided into following steps - selection of milk, pasteurization of milk, curd formation, paneer formation and cutting and packing.

The curd may be cut with curd knives as in the case of cheddar cheese after which it is cooled slowly to 98 to 110 F. The they then removed and the curd allowed draining.



**VI. COST OF PROJECT AND MEANS OF FINANCE, INCLUDING WORKING CAPITAL REQUIREMENTS:**

**A. Cost of Project :**

Sl. No.	Particulars	Amount (Rs).
1	Equipments	70,000
2	Other fixed assets	10,000
3	Preliminary and preoperative expenses	10,000
4	Deposits	50,000
5	Working Capital Requirements	34,000
	<b>Total</b>	<b>1,74,000</b>

**B. Means of Finance:**

Sl. No.	Particulars	Amount (Rs).
1	Loan @ 75%	1,31,000
2	Equity (Promoters contribution)	43,000
	<b>Total</b>	<b>1,74,000</b>

**C. Working Capital Requirement :**

Sl. No.	Particulars	Basis	Period	Amount (Rs.)
1	Raw Material	1,66,000/12 X ¼	¼ month	3,500
2	Bills Receivables	6,00,000/12 X ½	½ month	25,000
3	Working Expenses			5,000
	<b>Total</b>			<b>33,500</b>
	<b>Say</b>			<b>34,000</b>

**VII. MAIN INPUTS REQUIREMENT :**

**A. Machinery :**

Sl.No.	Particulars	Nos.	Total Cost
1	Storage tank (500 Liter )	01	10,000
2	Pasteurization vat	01	20,000
3	Curding vessel	01	10,000
4	Paneer press	01	10,000
5	Mini boiler	01	10,000
6	Other accessories	Lump sump	10,000
	<b>Total</b>		<b>70,000</b>



**B. Raw-materials :**

Sl. No.	Particulars	Qty. in Kg.	Rate	Annual (Rs.)
1	Milk	3,000 Liter	30`	90,000
2	Citric acid	300 Liter	120	36,000
3	Other ingredients	Lump sum		40,000
<b>Total</b>				<b>1,66,000</b>

**C. Utilities :**

Sl. No.	Particulars	Monthly Charges. (Rs.)	Annual (Rs.)
1	Electricity & Water	4,000	48,000

**D. Man-power requirement :**

Sl. No.	Workers	No.	Monthly Salary (Rs.)	Annual Salary (Rs.)
1	Skilled Labour	1	7,000	84,000
2	Unskilled Labour	1	4,000	48,000
<b>Total</b>				<b>1,32,000</b>

**E. MAIN INFRASTRUCTURE REQUIREMENT :**

Building	Built up space of 500 sq. ft. is required on rent
Power	Commercial power connection is required.
Water	1 KL of Water is required per day

**VIII. PROFITABILITY PROJECTION (Annual) :**

Particulars	Basis	Amount (Rs)
<b>Sales Revenue (Projected)</b>	Ref : IV	<b>6,00,000</b>
Raw Materials	Ref : VII B	1,66,000
Man power expenses	Ref : VII D	1,32,000
Utilities	Ref : VII C	48,000
Interest	@ 12%	16,000
Depreciation	15% SLM	9,000
Overheads	Rent, Maintenance etc.	60,000
<b>Total Expenses</b>		<b>4,31,000</b>
<b>Profit</b>		<b>1,69,000</b>



**IX. FINANCIAL INDICATOR :**

<b>Break Even Point</b> FC $\frac{\text{-----}}{\text{SR - VC}} \times 100$	$\frac{85,000}{2,54,000} \times 100$	33 %
<b>Payback period</b> COP $\frac{\text{-----}}{\text{Profit + Deprn.}}$	$\frac{1,74,000}{1,78,000}$	1 Year

**SUPPLIERS OF RAW MATERIALS:**

Locally Available.

**XI. SPECIAL NOTE :**

Entrepreneur has to undergo the skill training.