WORK4 PROGRESS
of "la Caixa"
Innovation for promoting jobs

COMPENDIUM OF ENTERPRISE PACKAGES

Development Alternatives

"la Caixa" Foundation

BACKGROUND

This compendium of enterprise packages is a collection of existing enterprises set up by Development Alternatives (DA) under the la Caixa funded 'Work 4 Progress' programme. The enterprise packages are co-created with the entrepreneurs. The figures and business analytics used in this compendium are gathered and validated through secondary and primary market research.

This compendium is intended mainly for aspiring entrepreneurs who seek to expand or start a news business and thus require basic information. This compendium mainly includes, the brief description of the market potential, fundamental process and basic financial information like initial investment required, monthly expenditures and tentative profit. These information were furnished from existing entrepreneurs and generalized through primary and secondary research. It is advisable to see this compendium as a basic information booklet on enterprises and should be treated as a reference book only. The financial data used are subjected to changes as per time, locations and product used in the respective enterprise.

About Work 4 Progress: The Work 4 Progress (W4P) program of "la Caixa" Banking Foundation aims to accelerate the creation of meaningful and dignified employment in three developing countries through the creation of platforms for innovation, action and continuous learning. Development Alternatives is the lead partner for W4P in India. In India, W4P aims to expand economic opportunities for youth and women who have difficulties in accessing enterprise development solutions in two economically backwards regions – Bundelkhand and Eastern Uttar Pradesh.

About Development Alternatives: Development Alternatives (DA) is a social enterprise with global presence in the fields of green economic development, social empowerment and environmental management. It is credited with numerous innovations in clean technology and delivery systems that help create sustainable livelihoods in the developing world. DA focuses on empowering communities through strengthening people's institutions and facilitating their access to basic needs; enabling economic opportunities through skill development for green jobs and enterprise creation; and promoting low carbon pathways for development through natural resource management models and clean technology solutions.

CONTENT

E- RICKSHAW

Total Enterprise Set Up: 3 (EUP-2, BKD- 1)

DESCRIPTION AND MARKET POTENTIAL

E-rickshaws are becoming ubiquitous. In villages and smaller cities, they mainly provide feeder services to nearby bus stands, markets or railway stations. On an average, E-rickshaw operators charge around Rs.5/- per kilometer. The current average mileage of e- rickshaw is around 60km (after 6-8 hours of charging). With electricity supply becoming more stable and regular across the country, the scope of E-rickshaw increases as it's per kilometer profit is comparatively higher than general auto-rickshaw.

MARKET POTENTIAL

In 2012 there were 40,000 E-rickshaws in India, which has increased to 1.5 million in 2017. The growth has been triple digit. E-rickshaws are quieter, faster, greener and cheaper to maintain than a traditional auto rickshaw. They are also less strenuous than cycle rickshaws. With 11,000 new E-rickshaws hitting the streets every month in India the market is all set to grow leaps and bounds.

PROJECT FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. ASSUMPTIONS

- Parking space is owned by the entrepreneur
- The E-rickshaw is operational average 24 days in a month
- 16 trips are completed each day, carrying 5 people each trip
- Customers are charged Rs.10 per trip
- The cost of E-rickshaw includes cost of the vehicle and four batteries
- Pre-operative expenses include cost incurred for licenses and permissions and any customization undertaken
- Maintenance is done weekly
- GST on machinery is considered at 18%

2. FIXED CAPITAL (ONE TIME EXPENDITURE)

PARTICULARS	AMOUNT(INR)
Land and building (200 sq. ft. @ Rs.100/sq. ft.)	20,000
E-rickshaw	1,30,000
Spare batteries (set of four)	25,000
Installation & training Charges	2,000
Pre-operative expenses	5,000
License and permissions	20,000

3. WORKING CAPITAL (RECURRING EXPENDITURE PER MONTH)

RAW MATERIALS AND CONSUMABLES REQUIRED	AMOUNT(INR)
Engine oil and lubricants	1,000
UTILITIES REQUIRED	
Electric bill	1,000
Maintenance	500
MANPOWER REQUIRED	1 Assistant(Salary- INR 4,500/ month)

4. FINANCIAL SUMMARY

FINANCIALS	AMOUNT(INR)
Fixed capital	2,31,900
Per month working capital	7,500
Profit per annum	48,794
Breakeven	8 months

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200*

ATTA CHAKKI (FLOUR MILL)

Total Enterprise Set Up: 1 (EUP-0, BKD- 1)

DESCRIPTION AND MARKET POTENTIAL

Wheat is an important source of carbohydrate in human food. It is the leading source of vegetal protein, having a protein content of about 13%, which is relatively high compared to other major cereals. Flour mill (Atta Chakki) is one of the most fundamental food processing unit that can be found in India. Especially in north India which has been traditionally dominant in production of wheat. Chakki ground flour is high in nutrient content. In India around 60% of the wheat produced is converted to flour through smaller flour mills. Although in recent times, packaged flour has increased, but flour mill still remains relevant in rural areas. Having spice grinding facility along with flour grinding is more profitable as it diversifies the business.

PROCESS

The wheat received from market is cleaned up and dried. The hard dried wheat is put to the grinder. Readily ground flour is collected and packed in bags as per desired quantity.

Cleaning and drying wheat → **Grinding of wheat** → **Collection of flour** → **Packaging of flour**

BUSINESS FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions for a unit with a capacity of 100 kilograms/hour for wheat and 25 kilograms/hour for turmeric. These may vary from business to business basis capacity, efficiency and other factors.

1. ASSUMPTIONS

- Capacity of flour grinding machine is 100 kg/hr.
- Capacity of turmeric grinding machine is 25 kg/hr.
- The unit operates for 25 days in a month, machines operate for 5 hours in a day
- Turmeric is sun dried in a 1000 sq.ft open yard
- Processing efficiency for wheat and turmeric is 75% and 80% respectively
- 1,350 sq.ft. area is taken in rent including the drying space for turmeric
- The entrepreneur draws a salary of INR 10,000, two assistants draw salary of INR 4,000 each
- GST is taken as 18% on machinery and furniture

2. FIXED CAPITAL (ONE-TIME EXPENDITURE)

PARTICULARS	AMOUNT (INR)
a. Machine and equipment-flour grinder, spice grinder, packaging material, wheat cleaner, weighing machine and collectors, chairs, table- INR 2,96,000 transportation,-INR 8,000 installation and training –INR 15,000	3,72,280
Pre- operative expenses	15,000

3. WORKING CAPITAL (RECURRING EXPENDITURE PER MONTH)

RAW MATERIAL	AMOUNT (INR)
Wheat @ INR 18/Kg	2,25,000
Turmeric @ INR 65/Kg	2,03,125
Packaging material @ INR 15/ piece	7,125
SALARIES AND WAGES	**Amount (INR)**
Entrepreneur	10,000
Assistant -2 @ INR 5,000/ person	10,000
UTILITIES	**Amount (INR)**
Electricity	5,3,55
Water	1,000
OTHER CONTINGENCY EXPENSES	**Amount (INR)**
Rent (drying space 1000 sq. ft. and grinding space 350 sq. ft.)	8,500
Marketing	1,000
Transportation	2,000
Repair and maintenance	2,000

4. FINANCIAL SUMMARY (ANNUAL)

Financials	Amount(INR)
Fixed Capital	3,87,280
Working capital per month	5,59,155
Turnover	69,37,500
Net Annual Profit	10,85,909
Breakeven	5 months

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200.*

BEAUTY PARLOUR

Total Enterprise Set Up: 5 (EUP-1, BKD- 4)

INTRODUCTION AND MARKET POTENTIAL:

The beauty and wellness industry is growing at rapid pace in India. Report from a leading consultancy firm estimates that size of India's beauty and wellness market would nearly double to INR. 80,370 crore by 2017-18 from Rs 41,224 crore in 2012-13. Around 3.4 million people work in this sector. The metros account for about 60% of this market. However due to increasing awareness and household incomes the popularity of beauty parlours in rural and semi-urban locations is increasing. While the metros and cities are dominated by high investment high turnover beauty salons, the ones in small towns and villages need much less investment and mostly cater to the women from local community. The demand for the beauty services is high especially during festive seasons and marriages. Primary services provided by these parlours are as below-

Eye Brow shape	Hair styling
Manicure	Hair color
Pedicure	Waxing
Head Massage	Bridal Make-up
Facial	Regular Make up
Hair Cutting	Shampoo & Conditioning

BUSINESS FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. ASSUMPTIONS

- The parlour operates for 25 days in a month
- The space for the parlour (250 sq ft.) is taken in rent
- GST of 18% is considered on machineries and equipment
- The entrepreneur and the assistant, each draw a salary of Rs.5000/ month

2. FIXED COST (ONE-TIME EXPENDITURE)

PARTICULARS	AMOUNT (INR)
a. Machinery and equipment-hair dryer, hair straightener, hair curler, makeup brush set, scissors, professional comb set, hair clippers, gloves, bowls, manicure and pedicure set, salon chairs, mirror, salon counter with drawer, miscellaneous stationary ,bed – INR 41,250 b. Transportation of machinery-INR 2,000 c. Installation and training charges- INR 3,000	51,056
Pre-Operative expenses	10,000

3. WORKING CAPITAL (RECURRING EXPENDITURE PER MONTH)

RAW MATERIAL	AMOUNT (INR)
Shampoo, conditioner, lipstick, nail paint, mehendi, hair color, talcum powder, oil, thread, moisturized, facial kit, cotton, gauge, paer, napkin,etc.	11,100
STAFF AND LABOUR	**AMOUNT (INR)**
Entrepreneur	5,000
Assistant	5,000
UTILITIES	**AMOUNT (INR)**
Electricity	1,750
Water	500
OTHER CONTINGENCY EXPENSES	**AMOUNT (INR)**
Rent	6,000
Telephone	500
Travel	500

4. FINANCIAL SUMMARY (ANNUAL)

FINANCIALS	AMOUNT(INR)
Fixed Capital	64,056
Working capital per month	30,350
Turnover	4,20,600
Net Annual Profit	41,598
Breakeven	2 months

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200.*

CORRUGATED PAPER BOX UNIT

Total Enterprise Set Up: 1 (EUP-1, BKD- 0)

INTRODUCTION AND MARKET OPPORTUNITIES

The exponential development of internet business exchange India and the interest for the savvy pressing framework have prompted the folded boxes enterprises to be one of the forthcoming mechanical parts.

The simple procedure in the pressing and the expense has made as an unavoidable alternative because of a deficiency of softwood, wooden pressing case. Last item cost by virtue of packaging with bundling will be least expensive with a feasible showcasing choice through printing the organizations' logos on the cases.

Generally, 80% of the mechanical bundling is completed via container boxes as its successful padding, lightweight, simple to create, putting away, and transfer. Ridged boxes undertaking likewise expand the likelihood of the reusing paper. The item application isn't restricted to Breweries, Glassware's, Cigarettes, Pharmaceuticals, Biscuits, Milk and Milk items, Soaps, Cosmetics, Tea and Coffee, Hosiery, shoe and footwear industry, toys and so on.

The shape and size can be changed as per the objective necessity. As the folded boxes are the interest of the business the market request is a reliable one.

PROCESS AND SPECIFICATIONS

1. Corrugated boxes are built by using corrugated boards. These boards were made with a corrugated sheet of paper attached to the facing of flat paper, usually Kraft by adhesives.

2. The corrugated sheets mostly produced by a single facer machine here two paper reels are run together, one layer of paper becomes it corrugated after passing through the heated rolls.

3. The other sheet were brought into contact with it after the former having glued at the tips thus both are pasted together and are wound in rolls. The resulting roll is now known as the single face/ corrugated roll/board.

4. By cutting this roll with board cutter and then gluing the corrugated side by a pasting machine and placing 3rd ply of paper over it the double-faced or 3-ply corrugated board is produced, this board is kept under pressure in a sheet pressing machines for some time for setting of the wet glued sheets.

5. Similarly, the board can be pasted to form thicker boards i.e.; 5-ply, 7-ply and 9-ply etc.

ADVANTAGES AND LIMITATIONS

There are many distinct features of corrugated boxes as compared to the conventional methods of soft wood:
1. First of all have great printing and designs holding ability. In this manner, ventures so as to pull in shopper bunches implant their logo, organization name and other limited time subtleties on their bundling.

2. Corrugated box compartments are the least expensive type of bundling. Likewise, it helps in diminishing the last item cost by virtue of packaging with bundling. What's more, thus, it is relied upon to build its interest for bundling purposes in a few ventures.

3. The item is biodegradable and recyclable and represents minimal effect on the earth. Along these lines, condition benevolent nature expands their inclination for their options which incorporate plastics and polymers.

4. Corrugated box can be effortlessly collapsed and stacked when not being used, in this way possessing less space.

5. These Corrugated box don't experience any substance response with chemical and liquids when contrasted with metal compartments.

6. Finally, ridged cardboard boxes are light in weight and are exceptionally helpful to deal with amid stacking and emptying.

BUSINESS FINANCIALS:

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. ASSUMPTIONS

- Number of days operational 25
- Per day production capacity of boxes 2,400
- Paper needed for each corrugated box 400 gm.
- GST on machineries and equipment 18%

2. FIXED CAPITAL

EQUIPMENT	AMOUNT(INR)
Single face paper corrugation Machine	4,00,000
Two Board Cutters with one reel stand light model	1,00,000
One Sheet Pasting Machine	75,000
One sheet pressing	1,00,000
One 4-Bar Rotary Cutting & Creasing	2,00,000
Two stitching machines One 36” arm angular head	55,000
One Eccentric Slotted	2,00,000
Two stitching machines One 48” arm, straight head	50,000

PARTICULARS	AMOUNT(INR)
Installation and training charges	75,000
Transportation	20,000
Pre-operative expenses	5,000
Licenses and permissions	10,000

3. WORKING CAPITAL (RECURRING EXPENDITURE PER MONTH)

RAW MATERIALS AND CONSUMABLES	AMOUNT(INR)
Kraft paper @ INR 40/ Kg	9,60,000
Glue @ INR 30/Kg	1,20,000
Stitching wire @ INR 52/Kg	17,160
UTILITIES REQUIRED	**AMOUNT(INR)**
Electric bill	9,600
Water	2,000
MANPOWER REQUIRED	**AMOUNT(INR)**
Manager-1	10,000

Accountant cum Typist-1	6,000
Skilled Worker-2	10,000
Semiskilled worker-3	12,000
Unskilled worker-2	6,000
Watchman cum Peon-2	6,000
OTHER CONTINGENCY EXPENSES	**AMOUNT(INR)**
Telephone, transport, maintenance, insurance, stationaries etc.	23,500
AREA REQUIRED (rented @ 4,000 INR)	2000 Sq.ft

4. FINANCIAL SUMMARY (ANNUAL)

FINANCIALS	AMOUNT(INR)
Total Capital Investment	26,92,160
Working capital/ month	11,82,260
Turnover per annum	1,80,00,000
Profit per annum	32,86,862
Breakeven	1 month

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200.*

CYBER CAFÉ

Total Enterprise Set Up: 7 (EUP-3, BKD- 4)

DESCRIPTION AND MARKET POTENTIAL

According to a latest report by Indian Mobile Congress (2017), the penetration of internet in rural India is only 16%. With impetus from Government policies like digital India, paperless banking etc. the importance of digital literacy has increased even in rural India. In the selected areas of intervention more than 75% of the consumers do not have access to electricity and durable commodities like television or internet access; hence this is a unique opportunity to realign with digital technology that has the ability to empower people, even in remote corners.

PROCESS

The main services provided by Cyber cafes are printing documents, photocopying, internet browsing, scanning and documentation.

BUSINESS FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. ASSUMPTIONS

- The café works for 25 days in a month, 8 hours/day
- To set up the unit 300 sq. ft. space is rented
- Services include photocopying, black and white and colour print outs, lamination, scanning and internet browsing
- GST is applied @ 18% on machines and furniture
- The entrepreneur draws a salary of INR 10,000 whereas one assistant draws salary of INR 4,000.

2. FIXED CAPITAL (ONE-TIME EXPENDITURE)

PARTICULARS	AMOUNT (INR)
a. Machines and equipment- computer,printer,scanner,laminator,Xerox machine, plastic chairs, computer table, table for laminator and printer – INR 1,33,300 b. Transportation-INR 3,000 c. Installation and training –INR 5,000	1,65,294
Pre-Operative expenses	20,000

3. WORKING CAPITAL (RECURRING EXPENDITURE PER MONTH)

RAW MATERIAL	AMOUNT (INR)
Printing paper, cartridge – black and white and colour, lamination sheet	3,873
SALARIES AND WAGES	**AMOUNT (INR)**
Entrepreneur	10,000
Assistant-1	4,000
UTILITIES	**AMOUNT (INR)**
Electricity	4,550
OTHER CONTINGENCY EXPENSES	**AMOUNT (INR)**
Rent	7,500
Stationaries	2,000
Telephone /internet	1,500
Repair and maintenance	1,000

4. FINANCIAL SUMMARY (ANNUAL)

FINANCIALS	AMOUNT (INR)
Fixed Capital	1,85,294
Working capital per month	36,922
Turn over	5,31,000
Net Annual Profit	98,197
Breakeven	8 months

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information please contact Development Alternative, on 011-2654-4100 or 011-2654-4200.*

DAL MILL STANDARD

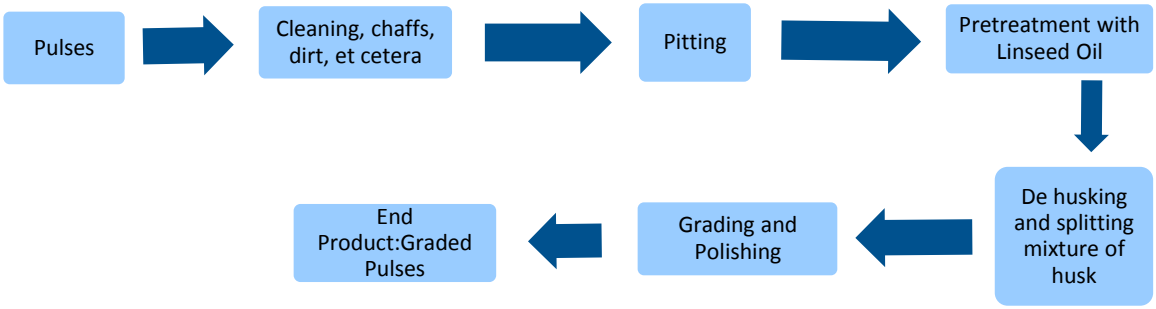
Total Enterprise Set Up: 1 (EUP-0, BKD- 1)

INTRODUCTION AND MARKET POTENTIAL

Pulses are staple to Indian diet. Indian population has a significant percentage of vegetarians, for whom pulses are second best source of protein after milk. In 2013-14, India produced 19.5 million tons of pulses, highest ever, but pulses consumption is estimated to increase up to 26 million ton by 2050[1]. Although, India is the largest producer of pulses with 19% of the world's production, it has been unable to meet the national demand. India imported 6 million[2] metric tons of pulses. This is mostly because there is a lack of systematic procurement chain and processing of pulses in many parts of India. There's a dearth of pulses processing unit in many pulses growing states like Uttar Pradesh, Madhya Pradesh, Odisha etc. Small dal mills can bridge this gap in local procurement and processing. Small dal mills can capitalize on the increasing demand for good quality processed dal at local level and also at national level.

PROCESS

Basic processes in dal milling are cleaning, grading, conditioning, de husking, splitting, and separation, polishing and bagging. Major variation is involved with de husking process only. Sometimes linseed oil is also used during dry milling operation to impart shine or better appeal to the milled dal. The removal of the outer layer of husk and splitting the grain into two equal halves is known as milling of pulses. To facilitate de husking and splitting of pulses alternate wetting and drying method is used.



BUSINESS FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

[1] Pulses Production in India: Present Status, Bottleneck and Way Forward. Anil K Singh et al.2015
[2] https://yourstory.com/2016/10/india-pulses-production

1. ASSUMPTIONS

- Production capacity 200 kg/hr
- Production efficiency 75%
- Per day Running time/Working Days 6hours/ 25 days
- Post production wastage 10%

2. FIXED CAPITAL

EQUIPMENT	AMOUNT(INR)
PKV Dall Mill Complete with 3 HP three phase electric motor, blower cyclone aspirator, dehusking unit, cleaning grading unit, sieve for all types of pulses, oil/water SS Box, Capacity 200kg/ hour	89,500
Peripheral equipment (cleaner, grader etc.)	84,000

3. VARIABLE COST (RECURRING EXPENDITURE PER MONTH)

RAW MATERIALS AND CONSUMABLES	AMOUNT(INR)
Raw Pulses (in Kg) @ 40 INR /Kg	9,00,000
Gunny bags, polybags etc. for packaging	6,750
UTILITIES REQUIRED	
Phone/Mobile or Internet	1000
Electric Bill @INR 7 /unit	4,000
Miscellaneous	6,000
MANPOWER REQUIRED	
Entrepreneur @ 10,000 INR	1 Nos.
Unskilled Labor @ 6,000 INR	2 Nos
AREA REQUIRED	2000 Sq.ft

4. FINANCIAL SUMMARY – ANNUAL

FINANCIALS	AMOUNT(INR)
Total Capital Investment	11,92,189
Working capital/ month	9,40,187
Turnover	1,37,36,250
Profit per annum	22,70,643
Breakeven	2 months

*All figures mentioned are indicative and for reference purpose only. Development Alternatives and “la Caixa” Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200.

DAIRY PROCESSING

Total Enterprise Set Up: 1 (EUP-0, BKD- 1)

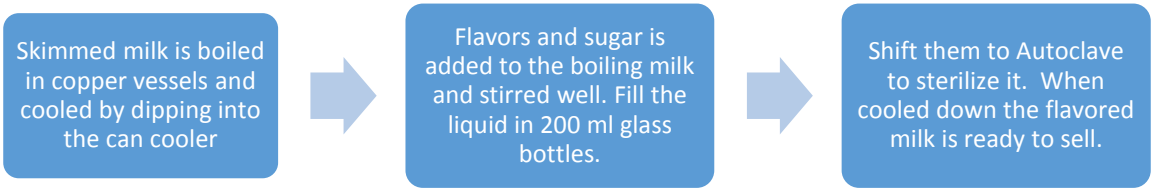
INTRODUCTION AND MARKET POTENTIAL

Milk and milk based products are important in food and beverage industry of India. Consumption of milk and milk products is deeply rooted in our tradition and is an essential item during festivals and other events. Dairy product have good demand in almost all seasons. Butter-milk and curd will be in more demand in summer season while Ghee and flavored has its applicability all through the year. Paneer can be sold in wholesale values to various hotels and other food joints across the season.

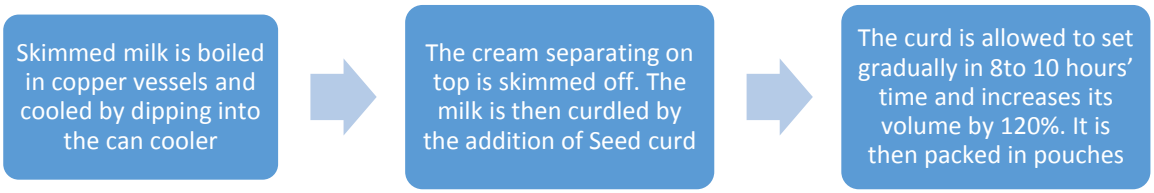
PROCESS

Raw milk will be processed in cream separator machine to separate cream to 2.5 to 3.5% depending on the fat content of the milk. The separated milk is skimmed milk used to prepare flavored milk, butter milk and curd. Fat portion will then be heated to make ghee

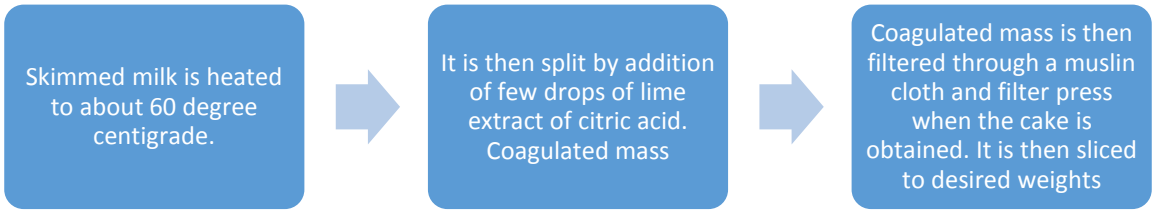
Flavored Milk:



Curd:



Paneer:



PROJECT FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. ASSUMPTIONS

- Number of days operational — 20
- For 1 liter flavored milk — 1 liters of milk required
- For 1 liter curd — 1.2 liters of milk required
- For 1 liter Butter milk — 0.5 liters of milk required
- For 1 liter ghee, assuming the fat content is 6% — 16 liters of milk required
- For 1Kg of Paneer — 12.5 liters of milk required
- Milk needed for buttermilk per day — 150 in liter
- Milk needed for flavored milk per day — 180 liter
- Milk needed for paneer per day — 250 liter
- Milk needed for curd per day — 120 liter
- Sugar needed for 1 liter milk — 0.05 Kg
- Spice needed for 1 liter butter milk — 0.06 Kg
- Flavour needed for 1 liter of milk — 0.05 Kg
- Citric acid needed per liter — 0.01 Kg
- Production efficiency — 90%
- Wastage Percentage of the products — 20%

2. FIXED COST (ONE TIME EXPENDITURE)

EQUIPMENT	AMOUNT(INR)
cream separator	50000.00
Packing Machine	30000.00
Autoclave	75000.00
Bottle clapping machine (Manual)	10000.00
copper bottom heating vessels	35000.00
can cooler	55000.00
Refrigerator	66000.00
Stainless steel storing vessel	15000.00
Freezer	70000.00
High speed centrifugal homogenizer	25000.00
slat conveyer and sealers	25000.00
Weighing Machines, dispensers & fillers	25000.00
Plastic trays	10000.00
Cost of preparing the plant (electrification, commissioning & installation)	30000.00
Vehicle for Transport	300000.00
Wooden racks for storing products	8000.00
Installation and training charges	15000.00
Total	**844000.00**

3. VARIABLE COST(RECURRING EXPENDITURE PER MONTH)

Consumables Required	AMOUNT(INR)
Milk in ltrs (14000)	392000.00
sugar in Kg	7200.00
Spice and salt	3600.00
Flavors	39600.00
Citric Acid	29600.00
Total	**472,000**
Utilities required	
Electricity	7000.00
Water	5000.00
Fuel	5000.00
Total	**17000.00**
Manpower	
Manager (1)	10000.00
Labour (3)	9000.00
Admin (1)	6000.00
Total	**25000.00**
Other Contingent Expenses	
Lease rent	15000.00
200 ml polythene pouches for curd	1500.00
500 ml polythene pouches for curd	1200.00
200 ml polythene pouches for Buttermilk	15000.00
500 ml plastic bottle for ghee	3600.00
200 ml bottle for flavoured milk	72000.00
Labels	4500.00
Glass bottle caps	7200.00
Total	**120,000.00**
Area required	**Area in Sq ft**
Processing area	500
Refrigeration Room	150
washing area	150
Office space	100

4. FINANCIAL SUMMARY - ANNUAL

FINANCIALS	AMOUNT(INR)
Fixed capital	1006280.00
Working capital	8003154.00
Turnover	9838125.00
Net profit	1834970.00
Breakeven	4 months

*All figures mentioned are indicative and for reference purpose only. Development Alternatives and “la Caixa” Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200.

ICE CREAM PLANT

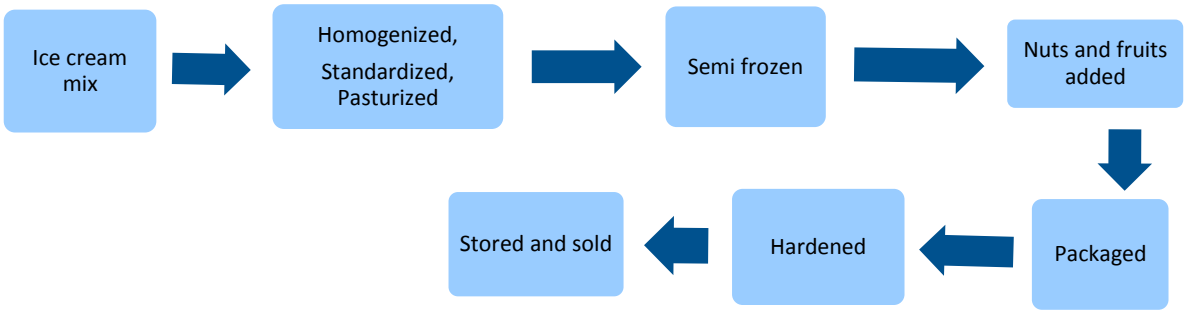
Total Enterprise Set Up: 1 (EUP-1, BKD- 0)

INTRODUCTION AND MARKET POTENTIAL

The Indian ice cream industry is one of the fastest growing segments of the dairy or food processing industry. It is projected to generate revenue of approximately USD 3.4 billion by 2021. With a per capita consumption of only 0.30 litres in a year, ice cream in India has currently not realized its full potential. Northern and Western parts of India are the highest consumption centers accounting for close to 70 per cent of the market. The demand for ice cream in India is seasonal in nature. It is summer-driven, starting in March and lasts until the onset of monsoon in June. This peak season contributes more than 40 per cent of annual sales. The second mini-peak season of ice cream is after monsoon and before winter season, when there are lots of festivals and also temperature is moderately high.

PROCESS

The first step in ice cream manufacturing is preparation of an ice cream mix which can include different combinations of cream, water, sweetener, coloring and flavoring agents in an unfrozen stage. In modern manufacturing systems, the mix is then homogenized, standardized and pasteurized. The mix is then semi frozen at 27-28 degree Fahrenheit and air is whipped into it by a freezer. For ice creams with fruit and nut pieces, small pieces are injected into the semi frozen ice cream at this stage. The semi frozen ice cream is then extruded from the freezer and filled into different packaging containers. The packed ice cream is then hardened by a blast freezer at a temperature of -25 to -45 degrees Fahrenheit and the ice cream freezes to a minimum temperature of -15 degree Fahrenheit within 8-12 hours. After hardening, the ice cream is ready for sale and can be is stored in a Deep Freezer or Walk-in Freezer at a temperature in between -10 and -20 degrees Fahrenheit.



BUSINESS FINANCIALS:

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. ASSUMPTIONS

- Daily production capacity is assumed to be 50 Kg
- Working Days per month is assumed to be 25 days
- Assuming negligible wastage of the final product
- Machinery cost inclusive of GST
- Turnover calculation assuming 100% selling of each batch on a first in first out basis

2. FIXED CAPITAL (ONE-TIME EXPENDITURE)

LAND AND BUILDING	AMOUNT (INR)
1,000 Sq Ft @ INR 100/ Sq Ft	1,00,000

EQUIPMENT	AMOUNT (INR)
Churner-1	1,10,000
Brine Tank-1	1,80,000
Storage machine (freezer)-1	1,65,000
Ice Cream Mould-100 @ 150 INR per piece	15,000
Ice cream cart-5 @ 21,830 INR per piece	1,09,150

3. WORKING CAPITAL (RECURRING EXPENDITURE PER MONTH)

RAW MATERIAL	AMOUNT (INR)
Milk powder, sugar, chocolate oil, chocolate powder, vanilla powder, stick, wrapper, flavor scent, cashew, cream, khowa, almond, salt, colour, paper and katori	60,610
STAFF AND LABOUR	**AMOUNT (INR)**
Assistant -3	18,000
UTILITIES	**AMOUNT (INR)**
Electricity	2,100
Detergent	300
OTHER CONTINGENCY EXPENSES	**AMOUNT (INR)**
Maintenance	1,000
Transportation charges	2,500

4. FINANCIAL SUMMARY- ANNUAL

FINANCIALS	AMOUNT(INR)
Fixed Capital	7,40,950
Working capital per month	82,410
Turnover	13,20,000
Net Annual Profit	1,46,714
Breakeven	1 year

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200*

INFORMATION KIOSK (BASIC)

Total Enterprise Set Up: 6 (EUP-2, BKD- 4)

DESCRIPTION AND MARKET POTENTIAL

They are local platforms to enable access to enterprise development solutions and other digital services for improved access to lifestyle and livelihood development solutions. Information kiosks are needed to solve challenges like:

- Lack of relevant and updated knowledge
- High costs and time of acquiring information
- Information asymmetries owing to trust

PROCESS

Information Kiosk are seen as local interface point for Enterprise development services. They will offer few free Services like Information booklet with guidance and tools to enable decision making for enterprise development, Compendium of business plans, Information on public sector schemes that enable entrepreneurship etc. They will also provide few premium services at a fixed cost like Business Plan Development, Loan Application, Linkages to support service providers, Business Registrations etc. Services sold includes: Information Booklet, Enterprise Compendium, Detailed Business Plan, Loan Form Application, Connect to MFI, Online Market Access etc. This is in addition to existing services like printing, photocopying, internet browsing etc.

PROJECT FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. ASSUMPTIONS

• Number of days operational	25
• Service Efficiency	80%
• Per day service provided	Qty/ day
• Printing (color)	25nos. / day
• Internet browsing	5 nos. / day
• Photocopying	100 nos. / day
• Scanning	25 nos. / day
• Printing (B/w)	100 nos. / day
• Information Booklet	5 nos. / day
• Enterprise Compendium	5 nos. / day
• Detailed Business Plan	2 nos. / day
• Loan Form Application	2 nos. / day
• Connect to MFI	2 nos. / day
• Online Market Access	5 nos./ day

2. FIXED CAPITAL (ONE TIME EXPENDITURE)

EQUIPMENT	AMOUNT (INR)
Computer PC @ INR 25,000 /pc	50,000
Printer color @INR 12,000/ pc	12,000
Printer (b/w) @INR 10,000/ pc	7,000
Scanner @INR 7,000 /pc	7,000
Laminator @ INR 3,000/ pc	3,000
LED TV Screen @ INR 12,000/ pc	12,000
Preoperative expenses (furniture, wiring etc.)	30,000

3. VARIABLE COST (RECURRING EXPENDITURE PER MONTH)

RAW MATERIALS AND CONSUMABLES REQUIRED	AMOUNT(INR)
Printing paper @180 /pc	540
Printing cartridges (b/w) @ 250/ pc	500
Printing cartridges (color) @500/ pc	250
Miscellaneous (lamination sheet, stationery) LS	1000
UTILITIES REQUIRED PER MONTH	
Internet Connection charges	1,000
Electric Bill 150 units @ 7 INR	1,050
Miscellaneous expense	1,000
Rent for 200 sq. ft.	2000
MANPOWER REQUIRED	**1 Assistant@ 4000 INR / month**

4. FINANCIAL SUMMARY (ANNUAL)

FINANCIALS	AMOUNT(INR)
Fixed Capital	77,000
Per month working capital	11,340
Per month sales price	43,000
Average Profit per month	31,660
Break-even point	2 months

*All figures mentioned are indicative and for reference purpose only. Development Alternatives and “la Caixa” Foundation bear no liability for accuracy. For any further information please contact Development Alternative, on 011-2654-4100 or 011-2654-4200

INSURANCE & INVESTMENT AGENT

Total Enterprise Set Up: 2 (EUP-1, BKD- 1)

INTRODUCTION AND MARKET POTENTIAL

The average penetration of Insurance in India is 3.49% and even lesser in rural India. Hence the market for it, is huge. Only roadblock will be awareness about insurance and investment product. Hence the financial services agent (fin-serv agent) has to both build market by creating awareness and sell products for generating constant source of revenue.

SERVICES OFFERED

The major services offered by the fin-serv agents will include:

- Create awareness about Insurance and investment products in various platforms across the villages (e.g. Panchayat meetings, Social gatherings etc.)
- Sell insurance products like: life insurance, micro insurance, motor insurance, health insurance, crop insurance, other general insurance, insurance solutions for enterprises like fire insurance, goods insurance etc.
- Sell Investment Products like: FDs, bonds, ULIPs mutual Funds

PARTNER ORGANIZATION

The entrepreneur has to partner with financial institutions for selling their products. Often the entrepreneur has to go through a rigorous training session from such institutions.

COMMISSION FOR VARIOUS PRODUCTS

PRODUCT	COMMISSION (ON THE PREMIUM AMOUNT)
Micro Insurance	15%
Life Insurance	10-35%, depends on the insurer and the plan and 3-10% on every renewal
Motor Insurance	10% - 20%, depends on the insurer and the plan
Crop Insurance	10%
General Insurance	10% - 20%, depends on the insurer and the plan
Enterprise insurance solutions	15-20%
FDs	0.5-1%
Bonds	0.5 – 0.75%
ULIPs	20 – 30%
Mutual funds	1.25 – 2%

BUSINESS FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. FIXED CAPITAL (ONE TIME EXPENDITURE)

EQUIPMENT	AMOUNT(INR)
Computer PC (1)	25,000
Printer (1)	10,000
Scanner (1)	3,000
Web camera (1)	2,000
UPS (1)	8,000
Modem (1)	1,200
Chairs (3)	900
Table (1)	400

2. WORKING CAPITAL (RECURRING EXPENDITURE PER MONTH)

RAW MATERIALS/CONSUMABLES	AMOUNT(INR)
Cartridge- black and white-2 @ INR 280/ piece	560
Printing Paper-3 rims @ INR 250/ rim	750
Cartridge- coloured- 1 @ INR 600/piece	600
Other stationaries	1,000
UTILITIES	
Electricity	1,400
MANPOWER REQUIRED	
Entrepreneur's salary	8,000
RENT	
Rent @ 300 sq ft.	3,000
Contingent Expenditure	
Stationary, telephone, local travel	3,050

3. FINANCIAL SUMMARY -ANNUAL

FINANCIALS	AMOUNT(INR)
Fixed capital	71,590
Working capital per month	18,360
Annual turnover	3,02,400
Net annual profit	64,372
Breakeven	2 months

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200.*

INTERLOCKING CONCRETE BLOCK PAVER UNIT

Total Enterprise Set Up: 0

INTRODUCTION AND MARKET OPPORTUNITIES

Interlocking Concrete Block Pavement (ICBP) has been extensively used in a number of countries as a specialized problem-solving technique for providing pavement in areas where conventional types of construction are less durable due to many operational and environmental constraints. ICBP technology has been introduced in India in construction, a decade ago, and finds application in driveways, parking areas, fuel station and rural roads etc. These blocks were rectangular in shape and had more or less the same size as the bricks. During the past five decades, the block shape has steadily evolved from non-interlocking to partially interlocking to fully interlocking to multiply interlocking shapes.

CBP/ICBP consists of a surface layer of small-element, solid un-reinforced pre-cast concrete paver blocks laid on a thin, compacted bedding material which is constructed over a properly profiled base course and is bounded by edge restraints/kerb stones. The block joints are filled using suitable fine material. A properly designed and constructed CBP/ICBP gives excellent performance when applied at locations where conventional systems have lower service life due to a number of geological, traffic, environmental and operational constraints [1-8]. Many number of such applications for light, medium, heavy and very heavy traffic conditions are currently in practice around the world.
It is profitable for micro and small scale building material producers.

PROCESS AND SPECIFICATIONS

1. The first step is to prepare the concrete mixture with aggregators such as stone chips and stone dust (size of the aggregators defines the quality of the end product hence; it should be within the range of 5mm-15mm) as per IS code 383 (1970).
2. After the concrete mixture is prepared the next step is to pour this mixture into the moulds. There are generally 3 types of moulds: Plastic, Rubber and PVC, out of which Rubber produces the best quality and has the longest life cycle and Plastic is the lowest in terms of quality but has a lower investment cost. They differ in thickness and in shape
3. The final product can be of various colors. If colored tiles are decided upon, then the pigment is mixed in the color pan mixer, and poured in the mould before the concrete mixture is poured in. Even though adding the colour pan mixture to the technology portfolio increases investment costs, it increases the value of the paver block by 20-30%
4. Once the moulds have been filled up, they will be placed on the vibrating table, for the raw materials to achieve uniform compaction and high quality surface finish. Post that, it will be placed in the dry shed for curing (avoid sunlight) after which it will be placed in a water tank/reservoir for 26 days. The process of placing it in water increases the strength and durability as the chemical components of water bind with the concrete mixture.

5. Trolleys and some labour are necessary for the production process as the filling up of moulds and the moving of paver blocks from the production area to the dry shed to the water tank necessitates it.

ADVANTAGES AND LIMITATIONS

There are many **distinct features** of ICBP as compared to the conventional methods of pavement construction:

- High quality product with customized compressive strength and uniform size
- Diverse shapes of inter locking paver blocks with choice of moulds
- The technology is easy to use
- Maintenance of ICBP is easy and simple and it is not affected by fuel and oil spillage.
- Low maintenance cost and a high salvage value ensures low life cycle cost.

However, important **limitations** of the technique are the following:

- Quality control of blocks at the factory premises is a prerequisite for durable "ICBP"
- Any deviations of base course profile will be reflected on the "ICBP" surface. Hence extra care needs to be taken to fix the same.
- High quality and gradation of coarse bedding sand and joint filling material are essential for good performance.
- It is not suited for high speed roads (speed above 60 km/h

BUSINESS FINANCIALS:

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. ASSUMPTIONS

- Number of days operational 25
- Number of paver fabricated in a day 5,000
- Selling cost per paver in INR 13
- Operational efficiency 80%
- GST on machineries and equipment 18%

2. FIXED CAPITAL

EQUIPMENT	AMOUNT(INR)
Vibrating Table 10'x3.0', fitted with 3 phase vibratory motor	80,000
Colour Pan Mixer with gear box and 3 phase motor	86,000
Concrete Mixer with 3 phase motor	90,000
Paving Block Type TP- 1 (I-Shape) moulds, height 80mm-1500 @ INR 65	97,500
Paving Block Type TP- 3 (Zig-Zag) moulds, height 80mm-1,500 @ INR 65	97,500
Paving Block Type (Chequered-100 dbi) moulds -100 @ INR 115	11,500

PARTICULARS	AMOUNT(INR)
Installation and training charges	15,000
Transportation	10,000
Pre-operative expenses	5,000
Licenses and permissions	10,000

3. WORKING CAPITAL (RECURRING EXPENDITURE PER MONTH)

RAW MATERIALS AND CONSUMABLES	AMOUNT(INR)
Cement @ INR 6.2/Kg	4,30,555
Sand @INR 1.25/ Kg	3,47,222
Natural aggregators @ INR 1.08 /Kg	2,98,611
UTILITIES REQUIRED	**AMOUNT(INR)**
Electric bill	1007
MANPOWER REQUIRED	**AMOUNT(INR)**
Supervisor and marketing -1	8,000
Labour @ INR 1.1/Paver	1,10,000
OTHER CONTINGENCY EXPENSES	**AMOUNT(INR)**
Maintenance	3,000
AREA REQUIRED (rented @ 4,000 INR)	2000 Sq.ft

4. FINANCIAL SUMMARY

FINANCIALS	AMOUNT(INR)
Total Capital Investment	17,51,020
Working capital/ month	11,98,395
Turnover per annum	1,56,00,000
Profit per annum	9,20,542
Breakeven	8 months

**All figues mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200.*

TOMATO KETCHUP MAKING

Total Enterprise Set Up: 0 (EUP-0, BKD- 0)

DESCRIPTION AND MARKET POTENTIAL

Tomato ketchup is a popular condiment eaten with fast foods all across India. It is also the most popular form of food processing after wheat flour. This not only supports small tomato farmers but also fast food sellers. With advancement of technologies and better agricultural practices, tomato can be grown all around year, and hence can sustain such enterprise.

PROCESS

Tomatoes are washed in a tank by jet spray to remove dirt. Rotten tomatoes are separated on sorting table. The tomatoes are cut and preheated for easy removal of skin and crushed in the pulper to extract tomato juice. The refined tomato pulp/puree is shifted to vacuum pan/ continuous processing tank to get desired concentrated paste and collected in aluminum/ stainless steel storage vessels. Concentrated paste is then sterilized in sterilizer and put in containers, which are quickly sealed and cooked to avoid any damage. Spices, sugar and other condiments are added while cooking. Then the cooked puree is cooled and added with preservatives. This mixture is then sealed into pouches and bottles through semi-automatic machines.

Washing and Sorting of tomato → Preheating and pulping to extract juice → Increase the concentration of puree and cooking with spices → Addition of preservatives and packing

BUSINESS FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions for a unit with a daily capacity of 300 kilograms. These may vary from business to business basis capacity, efficiency and other factors.

1. ASSUMPTIONS

- The unit is operational for 25 days in a month
- Processing capacity of pulping machine is 150 kg/hr
- Per day working hours of pulping machine is 2 hours
- 1000 sq ft. area is purchased and developed for the enterprise
- The entrepreneur draws a salary of INR 10,000, and 4 assistants draw salary of INR 4,500 each
- Packaging is done in 1 kg bottles

2. FIXED CAPITAL (ONE-TIME EXPENDITURE)

Particulars	Amount (INR)
a. Machine and equipment-washing table with water jet spraying, pulping machine, steam jacketed kettle, exhaust and process tank with motor, semi-automatic bottle washing machine, hand operated label gumming machine, aluminum or stainless vessel, testing equipment, hand operated filing machine, spice grinding machine, crown corking machine, storage rack – INR 5,18,000 b. Transportation- INR 4,000 c. Installation and training –INR 4,000	6,19,240
Pre-operative expenses	50,000

3. WORKING CAPITAL (RECURRING EXPENDITURE PER MONTH)

RAW MATERIAL	AMOUNT (INR)
Tomatoes @ INR 25/Kg	1,87,500
Sugar @ INR 40/kg	60,000
Salt and spices @ INR 100/Kg	11,250
Preservatives @ Rs.400/Kg	15,000
Packaging bottles of 1 kg @ INR 20/bottle	10,5000
Packaging caps @ INR 0.5/piece	2,625
SALARIES AND WAGES	**AMOUNT (INR)**
Entrepreneur	10,000
Assistants-4	4,500
UTILITIES	**AMOUNT (INR)**
Electricity	10,500
Water	3,000
OTHER CONTINGENCY EXPENDITURE	
Stationary	1,000
Mobile	750
Marketing	2,000
Transportation	2,000
Repair and Maintenance	2,500

4. FINANCIAL SUMMARY (ANNUAL)

FINANCIALS	AMOUNT(INR)
Fixed Capital	13,69,240
Working capital per month	4,31,125
Turnover	59,85,000
Net Annual Profit	4,69,748
Breakeven	7 months

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200.*

NAMKEEN MAKING

Total Enterprise Set Up: 1 (EUP-0, BKD- 1)

DESCRIPTION AND MARKET POTENTIAL

Namkeen is popular food items in Indian diet. Namkeen is essentially a fried snack product which is made from flour of pulses with salt and spices added to it. Bulk of the market is controlled by the local brands. With the raw material available locally the prospect for local suppliers is pretty high. The market is steadily growing at a rate of 5-10 % annually. Moreover, the demand for the product increases seasonally by nearly 15% during winters.

PROCESS

Namkeen is manufactured from flour of different pulses. However, depending on the final recipe, combination of 2 or more pulses and gram flour can be tried out. Adequate quantity of water is added to flour of pulses, common salt, spices, chilli and sodium bicarbonate and homogenous mixing is done to form dough.

The dough is extruded out of the extruder machines or manual extruders, some of them are roasted and some are fried in edible oil depending upon the type. Seasoning and other additives like roasted pulses are then thoroughly mixed before packing in polythene bags.

BUSINESS FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. ASSUMPTIONS

PARAMETERS	ASSUMPTIONS
Production per day	70 Kg
Working days	20 days
Cost of equipment's	Inclusive of GST
Production efficiency	70%
Sale percentage	100% on first in first out basis

2. FIXED CAPITAL (ONE TIME EXPENDITURE)

EQUIPMENT	AMOUNT(INR)
Namkeen Extruder	50,000
Frying Pans (Customized 50 L Capacity) @ 5000 INR/ pc	10,000
Burner @ 5000 INR/ pc	10,000
Dough Maker @30000 INR/ pc	30,000
Utensils @5 nos. lump sum	2,500

Installation & Training Charges	2,000
Transportation	10,000
Pre-operative expenses	5,000

3. VARIABLE COST (RECURRING EXPENDITURE EACH MONTH)

RAW MATERIALS AND CONSUMABLES REQUIRED	AMOUNT (INR)
Besan @ 50INR/ kg (60 Kg /batch)	75,000
Oil(Palmolein)@70 INR/L (18L/batch)	31,500
Spices(Salt+ Spices +Flavor Agents) @lump sum	9,000
Condiments (Nuts & Cashews)@lumpsum	15,500
Pulses (Moong &Channa) @100 INR/Kg (2Kg/batch)	5,000
Oil Soaking Paper @lump sum	800
Miscellaneous	2,000
UTILITIES REQUIRED	
Phone/Mobile or Internet	500
Electric Bill @ 7 INR/unit (420 units per month)	2,940
Fuel (LPG Gas) @ 900INR/ cylinder (3 cylinders/month)	2,700
Packaging	5,000
MANPOWER REQUIRED	
Skilled Labor	1 Assistant@ 5000INR/month
Unskilled Labor	1 Assistant@3000INR/month
AREA REQUIRED	**300 Sq.ft**

4. FINANCIAL SUMMARY - ANNUAL

FINANCIALS	AMOUNT (INR)
Fixed capital	1,33,900
Working capital per month	1,63,440
Turnover @ 150 INR/Kg	22,0,5000
Profit per annum	1,87,092
Breakeven	2 months

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200*

PAPER PLATES MANUFACTURING

Total Enterprise Set Up: 1 (EUP-1, BKD- 0)

DESCRIPTION AND MARKET POTENTIAL

Disposable paper plates account for 45% of the total disposable plate markets. With Govt. prohibition on thermocol plates has increased the market potential of paper plates. With average initial cost, this business has a good potential of giving constant returns for a long period of time.

PROCESS

In the paper plate making process, heated dies are used to make plates inside the machine. The paper roll is fixed in the roller which feeds the paper into the dies in the machine. In the automatic machine, the plates come out automatically from the machine. The unit will be producing 2 types of plates for household use and will be operational for 4-5 hours a day.

Raw Material fitted into the machine → Mould and dye as per requirement is fitted → Raw material pressed and cut → End Product- Paper Plate

BUSINESS FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. ASSUMPTIONS

PARAMETERS	ASSUMPTIONS
Working Days per month	25 Days
Production efficiency	75%
Space	Rented
Equipment Cost	Inclusive of GST
Sale of Products	100% on first in first out basis

2. FIXED COST (ONE TIME EXPENDITURE)

EQUIPMENT	AMOUNT(INR)
Fully Automatic Double Die Paper Plate making machine	1,03,000

3. VARIABLE COST (RECURRING EXPENDITURE EACH MONTH)

RAW MATERIALS AND CONSUMABLES REQUIRED	AMOUNT(INR)
Paper for plates (for 1 month) @48 INR/ Kg (100GSM aluminum laminated) 200 plates/ Kg	72,000
UTILITIES REQUIRED	

Phone/Mobile or Internet	500
Electric Bill @7INR/ unit and 7 hours of machine run/ day	3,234
Packaging	1,000
Miscellaneous	1,000
MANPOWER REQUIRED	
Semi-skilled Labor	1 Assistant@3000 INR/month
Entrepreneur salary	5,000
AREA REQUIRED	150 .ft

4. FINANCIAL SUMMARY

FINANCIALS	AMOUNT(INR)
Fixed Capital Investment	1,36,540
Working Capital per month	91,234
Turnover @0.4 INR/6" plates & 0.5 INR/ 8" plates	12,37,500
Profit per annum	1,00,503
Breakeven	6 months

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200.*

POULTRY FARMING

Total Enterprise Set Up: 9 (EUP-4, BKD- 5)

DESCRIPTION AND MARKET POTENTIAL

Chicken is relished across India as a major source of protein for the non-vegetarians. A broiler chick of 35-40gm becomes 1.5-1.8 Kg in 6-8 weeks. Poultry manure is of high fertilizer value which can be used for increasing yield of all crops. There low breeding time and the high demand for poultry meat in local markets often makes this a lucrative and quick return investment. As per ICRA's estimate per capita meal consumption in India is around 3.6 kg per annum which puts total broiler meat market size at Rs.730 billion in terms of retail price. The sector is growing at 8-10% annually and today India is the 4th largest producer of broiler in the world after China, Brazil and USA. As against the targeted production of 7.37 million tonnnes the total estimated production is 4.67 million tonnes.Therefore there is going to be ready demand for the broilers reaered in farms.

PROCESS

Clean shed → Purchase hatchlings → Brooding and incubation period → Maturity reached in 6-8 weeks

The site of the poultry farm should have sufficient land area and good supply of water and electricity. The shed should have good ventilation and wind flow. Day old chicks with good quality is selected for brooding. Before the arrival of the chicks the shed is cleaned and sanitized. The brooder is started one day prior to arrival of the chicks. The litter is stirred on regular basis for avoiding caking and maintaining humidity of the shed. Feeding and vaccinations are other important steps in the process.

PROJECT FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. ASSUMPTIONS

- 100 chicks 100 Sq ft. area
- 250 chicks 1 brooder
- 1 brooder 0.75 units of electricity
- 1 brooder works for 12 hours
- 1 chick needs 2.5 kg of fodder during the lifetime
- Entrepreneur owns the land
- Selling price per hen is Rs.150
- The cycle from chick to hen is 6 weeks and 5 cycles can be accommodated in a year
- Assuming 90% chicks are saleable in 500 chicks unit and 85% chicks are saleable in 2000 chicks unit.

2. FIXED COST (ONE TIME EXPENDITURE)

EQUIPMENT (FOR 2000 CHICKS)	AMOUNT(INR)
Brooder (8)	12,000
Feeder (20)	6,000
Waterer (20	6,000
Feed Grinder (2)	8,000
Construction of 2000 Sq ft shed	5,00,000
Construction of 200 Sq ft feed room	30,000
Construction of 200 Sq ft store room	30,000

3. VARIABLE COST (RECURRING EXPENDITURE PER MONTH)

CONSUMABLES REQUIRED	AMOUNT(INR)
Chicks @Rs.20	23,000
Feed @Rs.28/kg	70,000
Medicine &Vaccination @Rs.1.25/kg	1,250
UTILITIES REQUIRED	
Electricity (1728 KW)	16,000
Water	1,500
MANPOWER(FOR 2000 CHICKS)	
Assistant (2 Nos)	8,000
OTHER CONTINGENT EXPENSE	
Other expenses like transportation and telephone etc.	3,500

4. FINANCIAL SUMMARY (FOR 2000 CHICKS) - ANNUAL

FINANCIALS	AMOUNT(INR)
Fixed capital	6,14,000
Working capital per month	3,69,750
Turnover	18,00,000
Net profit	2,89,800
Breakeven	1.7years

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200.*

SCHOOL UNIFORMS

Total Enterprise Set Up: 1 (EUP-0, BKD-1)

DESCRIPTION AND MARKET POTENTIAL

This profile shows the cost structure, profitability and other particulars for making school uniforms for children in the age group 3-10 years. Uniform for school students is a must in any region. It can be assumed that every student requires at least two pairs of uniform every year. This assumption suggests that the proposed capacity of 6,000 pairs requires at least 3,000 students in the location where this unit is to be set up. Therefore, the unit would have enough market potential in any area where 8-10 schools function. The total market potential in any particular location can be worked out by multiplying the number of student's upto 10 years' age in each school and the number of schools. Generally, people prefer to buy ready-made garments for children instead of getting it them stitched.

BUSINESS FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. ASSUMPTIONS

- No. of working days - 25
- Average Cloth required for making 1 pant - 1 meter
- Average Cloth required for making 1 shirt - 1.8 meter
- Average Cloth required for making 1 frock - 2.6 meter
- Average Cloth required for making 1 blouse - 2 meter
- 1 tailor can complete 2 items per day

2. FIXED CAPITAL (ONE TIME EXPENDITURE)

EQUIPMENT	AMOUNT(INR)
Sewing Machine (Singer Universal)	32,000
Interlock Machine (Singer Universal)	20,000
Usha janome Excella Automatic Zig-Zag Sewing Machine	10,000
Cutting Table	3,600
Electric Iron	1,000
Other Miscellaneous	5,000
Installation and training charges	2,000
Transportation	2,000

3. WORKING CAPITAL (RECURRING EXPENDITURE PER MONTH)

RAW MATERIALS AND CONSUMABLES	AMOUNT(INR)
Plain dyed cloth for Pants	12,500
Plain dyed cloth for shirt	22,500
Plain dyed cloth for frock	32,500
Plain dyed cloth for blouse	25,000
Sewing threads zips etc.	5,000

OTHER EXPENSES	
Rent	3,000
Communication	500
Maintenance	500
Miscellaneous	500
MANPOWER REQUIRED	
Master Tailor (entrepreneur)	6,000
Tailors-4 ,salary @ Rs.5,000	20,000
UTILITIES	
Electric Bill	1,170

4. FINANCIAL SUMMARY - ANNUAL

FINANCIALS	AMOUNT(INR)
Fixed capital	1,00,600
Per month working capital	1,29,170
Profit per annum	1,92,232
Breakeven	1 month

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-420*

SINDOOR DIBBI AND BANGLE MAKING (FOR RELIGIOUS USE)

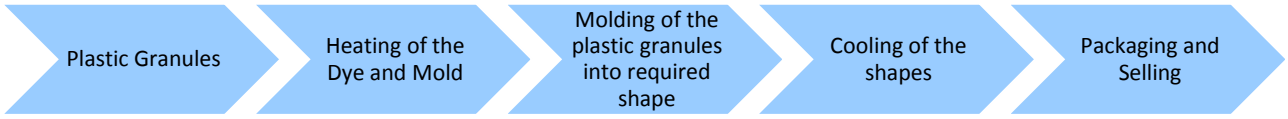
Total Enterprise Set Up: 1 (EUP-1, BKD- 0)

INTRODUCTION AND MARKET POTENTIAL

Vermillion (sindoor) and bangles (kangan) symbolizes prosperity and auspiciousness in Hinduism. It is not only worn on body as a symbol of matrimony but also offered to goddesses as a prayer token. Earlier bangles were made manually under poor condition. With technology, there are many molding machine which can safely make bangles. Also molding machines can make small plastic bottles for carrying vermillion powder.

PROCESS

The process consists 3 main steps. The raw material used for making bottles and bangles are small plastic granules. The molding machine, which consists of a mold and a dye is heated. Oil is spread out into the dye to make them non sticky. The plastic granules are put inside the heated dye and pressure is applied through the semi manual hydraulic lever. The plastic granules are then molded into the required shape. This process is repeated separately for the container box, container cap and bangles. The vermillion powder is manually put inside the container box. The boxes can also be sold empty for filling other powders like turmeric powder, naphthalene etc. which are also used in prayer ceremonies.



BUSINESS FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. ASSUMPTIONS

- Number of days operational - 25
- Production efficiency - 75%
- Capacity of the machine per day to make dibbi -1,000
- Capacity of the machine to make bangles per day - 800
- Plastic granules required for 1000 dibbi caps(kg) - 1.2
- Plastic granules required for 1000 dibbi boxes (kg) - 2.4
- Plastic granules required for 800 bangles (in Kg) - 2

2. FIXED CAPITAL

EQUIPMENT	AMOUNT(INR)
Crystal Dibbi CM machine @INR 16,000/pc	48,000
Installation and training charges	2,000

3. WORKING CAPITAL (RECURRING EXPENDITURE PER MONTH)

RAW MATERIALS AND CONSUMABLES	AMOUNT(INR)
Plastic Beans for cap	6,000
Plastic beans for bangles	12,500
Plastic beans for dibbi (small boxes)	15,000
Vermillion powder	800
UTILITIES REQUIRED	
Electric Bill @INR 7 /unit	1,050
Lubricant oil	300
MANPOWER REQUIRED	
Skilled Labour -3@INR 4,000	12,000 INR
Entrepreneur's salary	10,000 INR
AREA REQUIRED (rented @ 6,000 INR)	200 Sq.ft

4. FINANCIAL SUMMARY - ANNUAL

FINANCIALS	AMOUNT(INR)
Total Capital Investment	1,61,340
Working capital/ month	73,700
Turnover per annum	9,90,000
Profit per annum	75,248
Breakeven	10 months

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200.*

FLAVOURED SODA FOUNTAIN MACHINE

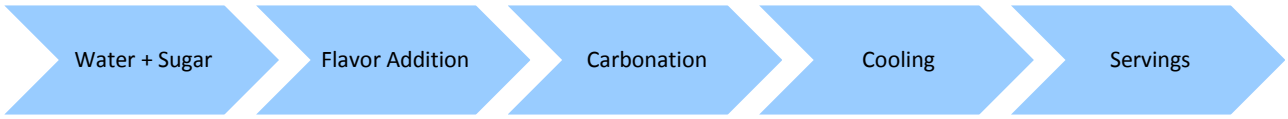
Total Enterprise Set Up: 0

INTRODUCTION AND MARKET POTENTIAL

India being a sub- tropical country, has a warm temperature almost 7 months in a year. Demand for soda vendor machines, which produces chilled flavored aerated drinks, have been gradually increasing. Cheaper cost and multiple flavor choices has made soda fountain machine more lucrative. This can be used by existing shop for expanding their product portfolio or can also be started by new entrepreneurs. Although soda the demand increases in the summer season, but there is year round demand in events like marriage, birthdays and group gathering.

PROCESS

The soda fountain machine requires packaged drinking water, carbon dioxide canister, sugar syrup and different flavors. The soda vending machine generally requires 0.75 kWh of electricity. The water and sugar syrup is added and mixed. In this mixture, the required flavors like mint, cola, orange, pineapple etc. are added and mixed. This flavored solution is then added with carbon dioxide to add the aeration and also the zing taste to the drinks. The final product is then stored in a chiller unit and is dispersed in disposable glasses to customers.



BUSINESS FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. ASSUMPTIONS

- Number of days operation in a month- 25
- Number of servings per day-200
- 1 refrigerant gas cylinder can cater to number of servings-4000
- Requirement of RO water per serving in ml- 250
- GST on Machinery -18%
- Sales efficiency- 80%

2. FIXED CAPITAL (ONE-TIME EXPENDITURE)

PARTICULARS	AMOUNT (INR)
Land and building (200 sq. ft.)	20,000
Machinery and equipment a. Soda vending machine- INR 1,10,000 b. Installation and training-INR 2,000 c. Transportation- INR 5,000	1,36,800
Pre-Operative expenses	10,000

3. WORKING CAPITAL (RECURRING EXPENDITURE PER MONTH)

RAW MATERIAL	AMOUNT (INR)
Refrigerated gas cylinder	1,000
Flavoured syrup (8 types of flavours in combination, bottles of 1 liter)	10,000
Paper cups	5,000
R O Water	3,750
Sugar	5,000
STAFF AND LABOUR	**AMOUNT (INR)**
Entrepreneur	10,000
UTILITIES	**AMOUNT (INR)**
Compressor+ refrigerant	1,050
OTHER CONTINGENCY EXPENSES	**AMOUNT (INR)**
Monthly maintenance	1,000

4. FINANCIAL SUMMARY - ANNUAL

FINANCIALS	AMOUNT(INR)
Fixed Capital	1,66,800
Working capital per month	36,800
Turnover	6,00,000
Net Annual Profit	1,15,216
Breakeven	7 months

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200*

TAILORING UNIT

Total Enterprise Set Up: 10 (EUP-5, BKD- 5)

INTRODUCTION & MARKET POTENTIAL

There are many types of tailoring unit, but the one discussed here is a village level unit catering to 10-15 villages, situated in the main market in the area. On an average, tailor with basic equipment i.e. one motored tailoring machine, usually earns INR. 6,000 per month, by stitching garments like shirt-pants, kurtis, salwar-kameez, etc. for men and women. Tailoring business requires a lot of research of the trends and fashion which are in the market to remain profitable. The entrepreneur also has to keep check on the retail and wholesale prices of the raw materials and finished products so that the she/he has the competitive advantage.

BUSINESS FINANCIALS

Estimated costs and revenues are shared below based on standardized assumptions. These may vary from business to business basis capacity, efficiency and other market factors.

1. ASSUMPTIONS

- The business unit runs for 25 days in a month
- A 300 sq. ft. area is rented for the unit
- The tailor stiches garments for both –men and women
- GST of 18% has been considered on machineries
- The entrepreneur draws a salary of INR 8,000 and two assistants draw a salary of INR 5,000 per month

2. FIXED CAPITAL (ONE-TIME EXPENDITURE)

PARTICULARS	AMOUNT(INR)
a. Machine and equipment-tailoring machine, over lock machine, sewing tool kit, iron box, stool, thread box, computer, table for ironing, table for cloth cutting – INR 75,400 b. Transportation-INR 10,000 c. installation and training charges-INR 15,000	1,13,972
Pre-operative expenses	15,000

3. WORKING CAPITAL (RECURRING EXPENDITURE PER MONTH)

RAW MATERIAL	AMOUNT(INR)
Thread -150 units @Rs.7/unit	1,050
Buttons, hooks, chains etc.	2,000

Miscellaneous equipment (Scissors, needles, scales etc.)	2,000
SALARIES AND WAGES	**AMOUNT(INR)**
Entrepreneur	8,000
Assistants -2 @ Rs.5,000	10,000
UTILITIES	**AMOUNT(INR)**
Electricity	4,000
OTHER CONTINGENCY EXPENSES	**AMOUNT(INR)**
Rent @ 300 sq.ft	5,000
Transportation	1,500
Packaging	1,000
Stationaries	500
Telephone/mobile	800

4. FINANCIAL SUMMARY - ANNUAL

FINANCIALS	AMOUNT(INR)
Fixed Capital	1,28,972
Working capital per month	36,850
Turnover	5,52,000
Net Annual Profit	78,695
Breakeven	2 months

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200.*

VERMICOMPOSTING

Total Enterprise Set Up: 6 (EUP-5, BKD- 1)

DESCRIPTION AND MARKET POTENTIAL

Vermicomposting is a method of making compost, with the use of earthworms, which generally live in soil, eat biomass and excrete it in digested form. The compost produced using this method is generally called vermicompost or wormicompost which is rich in humus and nutrients. The common available nutrients in vermicompost are as follows:

Nutrient	Content
Organic carbon	9.5 to 17.98%
Nitrogen	0.5 to 1.5%
Phosphorus	0.1 to 0.3%
Potassium	0.15 to 0.56%
Sodium	0.06 to 0.30%
Ca and Mg	22.67 to 47.60 meq/100g
Sulphur	128 to 548 mg kg^{-1}
Copper	2 to 9.50 mg kg^{-1}
Iron	2 to 9.30 mg kg^{-1}
Zinc	5.70 to 11.50 mg kg^{-1}

The quantity and quality of vermicompost produced depends on type and quantity of feed material and living condition for earthworms.

MARKET POTENTIAL

The prime market for vermicompost is in the sectors of agriculture and horticulture, where it has tremendous potential to convert bio-degradable waste into organic manure for use in organic farming. Apart from farming communities in rural areas it also has a large market in urban markets such as home gardens, kitchen gardens and commercial plant nurseries.

PROCESS

In the vermicomposting process, the biomass waste is converted into high value organic manure - vermicompost. The various phases involved in the process are:

Phase 1: Processing of waste (collection, segregation, shredding and storage of biomass waste)
Phase 2: Pre-digestion of organic waste mixed with cattle dung slurry for few weeks
Phase 3: Preparation of earthworm bed. The bed is mostly prepared either in pit or heap method. Digestion of mixed organic waste in pit or heap by introducing earthworms.
Phase 4: Harvesting of vermicompost by segregating earthworms using sieving method, and recomposting as required.
Phase 5: Vermicompost is stored and packed for distribution/market.

REQUIREMENTS

- **Shed:** Sheltered culturing of earthworms is needed to protect them from excessive heat and rain, and natural enemies like ants, birds, termites, pigs, rats etc.
- **Containers:** Construction of cement tanks or light weight HDPE tetra vermibeds is required for production of vermicompost. This could be prepared either using a pit or heap method. The recommended dimensions are 12ft x 4ft x 2 ft. The length and width can be increased or decreased depending on the availability of organic waste.
- **Bedding and feeding materials:** A suitable bed for earthworms is prepared in the container and fed with organic waste ready for vermicomposting.
- **Space required:** 1600 ft^2 (Open composting, container with shed and storage)
- **Labour:** 2 people to manage production and packaging
- Water and electricity connection

BUSINESS FINANCIALS

1. ASSUMPTIONS:

- Working shift-1 shift of 8 hours per working day
- No. of working days-24 days per month for 12 months i.e. 288 days in a year
- Dimension of container-12ft X 4ft X 2ft
- Intake capacity- 1 ton per container (1 ton = 1000kg)
- Composting period- 60 days
- No. of cycles per year-5
- Output in the form of vermicompost-750 kg/cycle/container
- Yield: Approx. 75% of intake capacity
- No. of containers-10
- Land is owned by the entrepreneur

2. FIXED CAPITAL (ONE-TIME EXPENDITURE)

PARTICULARS	AMOUNT (INR)
Land development (levelling, earth filling and fencing)	21,000
Machinery and equipment a. Machinery- power operated shredded, sieving machine, bag sealing machine, bag sewing machine, culture tray, vermicompost beds with portable sheds, other tools- INR 73,500 b. installation and training charges- INR 10,000 c. Transportation charges- INR-5,000	1,01,730
Pre-operative expenses	10,000

3. WORKING CAPITAL (RECURRING EXPENDITURE PER CYCLE)

RAW MATERIAL	AMOUNT (INR)
Biomass waste (kitchen/ farm) (tons)	4,000
Cow dung (tons)	9,000
Vermiform (kg)	22,500
STAFF AND LABOUR	**AMOUNT (INR)**
Entrepreneur -2 @ INR 6,000	12,000
Assistants -2 @ INR 4,000	8,000
UTILITIES	**AMOUNT (INR)**
Electricity	1,200
Water	2,000
OTHER CONTINGENCY EXPENSES	**AMOUNT (INR)**
Marketing	2,000
Transportation	3,000
Repair and Maintenance	1,000

4. FINANCIAL SUMMARY – ANNUAL

FINANCIALS	AMOUNT(INR)
Fixed Capital	1,32,730
Working capital per cycle	66,700
Turnover	3,93,750
Net annual Profit	92,876
Breakeven	8 months

**All figures mentioned are indicative and for reference purpose only. Development Alternatives and "la Caixa" Foundation bear no liability for accuracy. For any further information, please contact Development Alternatives on 011-2654-4100 or 011-2654-4200.*