

### A MODEL SCHEME ON Paddy Processing ( Mini Rice Mill)

- 1 Introduction  
India is basically depending on the Agriculture and Agricultural products. More than 70% of the population is fully engaged in Agricultural activities. The Agricultural scenario has changed a lot with development of Science and Technology. The Indian farmers have acquired the knowhow using the various modern technology leaving behind the decade old traditional methods. Due to development of S & T, the production has increased to many folds. Rice is one of the important food, setting up paddy processing unit will definitely help entrepreneurs to earn substantial income.
- 2 Brief description of manufacturing  
Precleaning, Steaming, Drying, Removing husk, Polishing, Grading, Packing
- 3 Scope of Project  
Due to increasing population and change of food habits among urban and rural people it's scope for growth is expected to be steady
- 4 Location  
Any place with good connectivity either in road or in railways or both is suitable for this project.
- 5 Project Cost  
₹ 1,95,000.00
- 6 Means of finance
 

|                           |               |
|---------------------------|---------------|
| a) Own contribution (10%) | Rs. 19500.00  |
| b) Govt. Subsidy          | Rs. 25000.00  |
| c) Bank Loan              | Rs. 150500.00 |

7 Total Power requirement ( HP/ KWH): HP

8 Project Analysis

A Fixed Capital/ Capital Expenditure

i Work Shed/ Building : Own Rented

ii Area of work shed : 600 (in sq. Mt)

iii Machinery & Equipments :

| Sl No     | Name of machinery/Equipment                            | Rate | Quantity | Amount      |
|-----------|--------------------------------------------------------|------|----------|-------------|
| a         | Paddy Cleaner with dust blower, Paddy Separator, Paddy |      |          | ₹ 65,000.00 |
| b         | Misc. Equipments                                       |      |          | ₹ 10,000.00 |
| Sub Total |                                                        |      |          | ₹ 75,000.00 |

#### Furniture & Other Cost

| Sl No     | Detail of Furniture/Expenses | Amount      |
|-----------|------------------------------|-------------|
| a         | Furniture & Fittings         | ₹ 10,000.00 |
| b         | Electrification              | ₹ 10,000.00 |
| Sub Total |                              | ₹ 20,000.00 |

v Total Fixed Capital/ Capital Expenditure (iii + iv) = ₹ 95,000.00



**B Recurring Cost (Per Month)**

**i Raw Material**

| Sl No     | Name of the raw material | Rate | Quantity | Amount      |
|-----------|--------------------------|------|----------|-------------|
| a         | Paddy                    | L.S  |          | ₹ 75,000.00 |
| b         | Packing materials        | L.S  |          | ₹ 5,000.00  |
| Sub Total |                          |      |          | ₹ 80,000.00 |

**ii Salary & Wages**

| Sl No     | Employment             | Rate       | No | Amount      |
|-----------|------------------------|------------|----|-------------|
| a         | Manager cum supervisor | ₹ 0.00     | 1  |             |
| b         | Skilled worker         | ₹ 4,000.00 | 2  | ₹ 8,000.00  |
| c         | Semi-skilled worker    | ₹ 2,000.00 | 3  | ₹ 6,000.00  |
| Sub Total |                        |            |    | ₹ 14,000.00 |

**iii Other Expenses**

| Sl No     | Detail of Expenses | Amount     |
|-----------|--------------------|------------|
| a         | Electricity        | ₹ 1,000.00 |
| b         | Rent (if any)      | ₹ 0.00     |
| c         | Tax & Insurance    | ₹ 1,000.00 |
| d         | Transportation     | ₹ 3,000.00 |
| e         | Misc               | ₹ 1,000.00 |
| Sub Total |                    | ₹ 6,000.00 |

**iv Working Capital Requirement ( i+ ii+ iii) = ₹ 1,00,000.00**

**4 Total Project Cost**

|   |                 |                      |
|---|-----------------|----------------------|
| a | Fixed Capital   | ₹ 95,000.00          |
| b | Working Capital | ₹ 1,00,000.00        |
| c | <b>Total</b>    | <b>₹ 1,95,000.00</b> |

**5 Cost Analysis per annum**

| Expenditure |                |                | Income            |                |
|-------------|----------------|----------------|-------------------|----------------|
| i           | Recurring Cost | ₹ 12,00,000.00 | 1. Projected Sale |                |
| ii          | Depreciation   | ₹ 11,250.00    | By sale of Rice   | ₹ 21,00,000.00 |
| iii         | Surplus/Profit | ₹ 8,88,750.00  |                   |                |
|             |                |                |                   | ₹ 21,00,000.00 |

Signature of the applicant

Rates and quantities shown may vary as per location and demand of bussiness enterprise.

Prepared by the Directorate of Micro, Small and Medium Enterprises, West Bengal.

Dhurjati Prosad Bose (AD of MSME)

*D.P.B.*

