Wheat being the cheapest sources of calories, it contributes a significant part of protein and carbohydrates needed for the body. By and large, there is an increasing demand for nutritional and ready-to-eat breakfast food which is easily digestible and can consume less time. Wheat is cleaned properly that is washed under running water and subsequently softened in water for 5 to 6 hrs. After germination, it is dried in sunlight. After drying process it is fried and ground by atta chakki. From the ground product, fine and coarse dalia is obtained from whole wheat including husk.

1. **Name of the Product:** Daliya

2. **Project Cost:**
   
   (a) Capital Expenditure
   
   - Land: Own
   - Building Shed 500 Sq.ft.: Rs. 100000.00
   - Equipment:
     - Grinder, Dehuskar, Cleaner, Frying pan, Sieves and Packing M/c etc.
     - Rs. 100000.00
   
   **Total Capital Expenditure:** Rs. 200000.00

   (b) Working Capital: Rs. 40000.00

   **TOTAL PROJECT COST:** Rs. 240000.00

3. **Estimated Annual Production of Dalia:**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars</th>
<th>Capacity in Kg.</th>
<th>Rate</th>
<th>Total Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Daliya, Wheat, Husk</td>
<td>600.00 Quintal</td>
<td>1200.00</td>
<td>719.40</td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td><strong>600.00</strong></td>
<td><strong>1200.00</strong></td>
<td><strong>719.00</strong></td>
</tr>
</tbody>
</table>

4. **Raw Material:** Rs. 500000.00

5. **Labels and Packing Material:** Rs. 20000.00

6. **Wages (Skilled & Unskilled):** Rs. 70000.00
7. Salaries: Rs. 36000.00
8. Administrative Expenses: Rs. 25000.00
9. Overheads : Rs. 30000.00
10. Miscellaneous Expenses : Rs. 5000.00
11. Depreciation : Rs. 15000.00
12. Insurance : Rs. 2000.00
13. Interest (As per the PLR)
   (a) Capital Expenditure Loan : Rs. 26000.00
   (b) Working Capital Loan : Rs. 5200.00
Total Interest : Rs. 31200.00
14. Working Capital Requirement
   Fixed Cost : Rs. 94000.00
   Variable Cost : Rs. 625200.00
   Requirement of Working Capital per Cycle : Rs. 39956.00
15. Estimated Cost Analysis

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Particulars</th>
<th>Capacity Utilization (Rs. in ₹000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Fixed Cost</td>
<td>100%  60%  70%  80%</td>
</tr>
<tr>
<td>2.</td>
<td>Variable Cost</td>
<td>625.00  375.00  437.50  500.00</td>
</tr>
<tr>
<td>3.</td>
<td>Cost of Production</td>
<td>719.00  431.40  503.30  575.20</td>
</tr>
<tr>
<td>4.</td>
<td>Projected Sales</td>
<td>850.00  510.00  595.00  680.00</td>
</tr>
<tr>
<td>5.</td>
<td>Gross Surplus</td>
<td>131.00  78.60  91.70  104.80</td>
</tr>
<tr>
<td>6.</td>
<td>Expected Net Surplus</td>
<td>116.00  64.00  77.00  90.00</td>
</tr>
</tbody>
</table>

Note:

1. All figures mentioned above are only indicative and may vary from place to place.

2. If the investment on Building is replaced by Rental Premises-
   (a) Total Cost of Project will be reduced.
   (b) Profitability will be increased.
   (c) Interest on Capital Expenditure will be reduced.