BUSINESS PROJECT PROPOSAL

RURAL SPICE MIX MANUFACTURING & PACKING

Indicative project investment: Rs 65,000

Entry-level pilot range: Rs 20,000-65,000

Model monthly sales: Rs 60,000

Model monthly operating remainder: Rs 4,500

Prepared as a model for discussion with a lending bank, project adviser or other institution. Personal, location and financial details must be completed and verified before any formal submission.

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01 Applicant and executive summary

Borrower/applicant name: _____

Address and district: _____

Proposed enterprise name: _____

Phone / email: _____

Bank / branch: _____

Date, signature and requested loan amount: _____

Executive summary: Three regionally popular spice recipes, outsourced grinding where lawful, documented blending and batch packaging.

The example project budget is Rs 65,000. Illustrative sales are Rs 60,000/month with operating costs of Rs 55,500, leaving Rs 4,500/month before adjustments for actual taxes, borrowing and demand. These figures are assumptions, not certified market evidence.

02 Business model and customers

Three regionally popular spice recipes, outsourced grinding where lawful, documented blending and batch packaging.

Customers: Village households, nearby grocery stores, caterers, SHGs and local resellers.

Operating scale: 500 packaged spice mixes per month at Rs 120 realised per packet

Supplies, facilities and skills: Sealer, digital scales, covered food-safe containers, storage, gloves, batch log and dry clean area.

03 Project investment and equipment

Proposed initial uses of funds:

Particular	Illustrative amount
Tools, scales, sealer and food-safe work surfaces	Rs 14,000
Initial spices and ingredients	Rs 18,000
Pouches, labels and cartons	Rs 8,000
Contract grinding / testing / trials	Rs 5,000
Branding, design and paperwork	Rs 4,000
Transport and sales samples	Rs 4,000
Working-capital buffer	Rs 12,000
TOTAL	**Rs 65,000**

Procure only after quotations, site suitability and permits are checked. Land purchase and major construction are excluded from the simple entry model.

04 Monthly sales and expense assumptions

Illustrative monthly sales assumption: 500 packaged spice mixes per month at Rs 120 realised per packet

Monthly expense	Model amount
Ingredients and spices	Rs 22,000
Packaging and labels	Rs 5,000
Contract grinding/packing	Rs 4,000
Transport and retail delivery	Rs 4,000
Marketing and samples	Rs 3,000
Utilities and cleaning	Rs 1,500
Owner labour allowance	Rs 10,000
Returns / spoilage allowance	Rs 3,000
Space and storage allocation	Rs 3,000
TOTAL	**Rs 55,500**

Model sales: Rs 60,000 | Operating costs: Rs 55,500 | Illustrative monthly remainder: Rs 4,500 (7.5% margin).

The model includes an owner-labour allowance. It does not establish guaranteed turnover or a free cash flow available for debt service; verify taxes, working-capital timing, loan interest, principal repayment and seasonal demand.

05 Working capital and loan application

Proposed promoter contribution: Rs _____

Proposed bank term loan: Rs _____

Working capital/overdraft request: Rs _____

Before applying, collect three supplier quotations, customer survey results or purchase intentions, KYC/PAN, premises proof, bank statements, business registration records, sales and expense estimates, a cash-flow forecast, details of outstanding loans, guarantor/collateral information if required, and a proposed repayment schedule from the bank.

Do not treat subsidy as an upfront loan repayment or automatic promoter contribution. Banks evaluate repayment capacity and scheme eligibility independently.

06 Licences, standards and government schemes

Confirm FSSAI registration/licensing, mandatory food labels and Legal Metrology packaged-commodity declarations. Register Udyam if eligible; evaluate GST and local trade permissions. Check quality and product testing.

Financing and schemes: PMFME may cover qualifying food-processing units subject to bank sanction and eligible plant/machinery, not every outsourced-grinding model. PMEGP applies to eligible new enterprises after activity checks. MUDRA is a repayable loan, not a grant.

For national scheme discovery, check the free Udyam portal, PMEGP and government portals. Activity classification, regional eligibility and live application windows may vary.

07 Risk management and 30-day action plan

Risks: Batch spoilage, contamination, moisture, spice-price inflation, wrong labels and retailer credit delays.

Practical 30-day milestones:

Days 1-7: Test recipes and pre-sell to at least 20 families and three retailers.

Days 8-14: Get ingredients, contract grinding, packaging and label quotations.

Days 15-21: Confirm FSSAI requirements and pilot traceable small batches.

Days 22-30: Measure actual returns, demand, wastage and gross margin before equipment purchases.

08 Source links and applicant declaration

Official starting points (clickable):

MoFPI PMFME

FoSCoS FSSAI

PMEGP

Kalvee Business Solutions

Applicant declaration: I have reviewed, corrected and independently verified the business assumptions, supporting quotations, permits, financing terms, market demand and applicable laws. This model alone is not an application approval or certified detailed project report.

Applicant name: _____ Date: _____ Signature: _____

Editorial disclaimer: Prepared as an independent educational template by Kalvee Business Solutions. Capital and revenue figures are hypothetical and not official quotations, loan offers, grant approvals or performance forecasts. Professional and lender review is essential.