

Money minting Paneer

Murugayan initiated his business with milk cows, and directly entered into milk business. He felt that milk alone will not yield high return, diversification or value addition is the only way out to improve his life style. He came to know about Paneer through his friend. Now he came to know about Paneer through his friend. Now after 2 years he has gained expertise in all aspects of Paneer Production. There are two important aspects to be kept in mind before venturing into this enterprise: i) ability to work both morning & evening without any leave ii) ensured milk supply.

Paneer Production

Firstly the milk should be collected and weighed using electronic balance, later it should be analysed for fat content, solid not fat (SNF). In general it should contain Total Soluble Solid 4% and 8% Other soluble solids for paneer production 3% fat is sufficient if exceeded paneer disintegrates while cooking. Excess fat should be removed by fat remover. The excess fat removed can be used for ghee production. The left over milk should be boiled at 82°C. Boiling should be done using boiler or container similar to milk cooker. After boiling, cool the milk for 5 minutes and add 2% citric acid and leave as such. Milk starts curdling, the solid content and the greenish whey stands separately. It should be filtered using muslin cloth to separate the solid content. To remove excess whey from paneer, it should be poured into paneer mould and pressed with heavy weight. After three hours paneer is ready. The prepared paneer should be soaked in water at 5°C for 1-2 hrs. The paneer so prepared will be soft and crispy. The paneer should be vacuum packed in preferred size.

Economics

Small scale enterprise can be started with household members. Initial investment costs around Rs.3,00,000. The profit will be around Rs.2000/day.

Caution

The sales price doesn't remain constant, however the market is on the rise. Hence care should be taken while marketing. Earlier Mr. Murugayan sold his products to wholesalers at Madras. Later due to irregular money transactions he found new markets and is continuing successfully. His advice is that identify market before stepping into this business. He also makes buttermilk during summer seasons and ghee throughout the year.

Income & Expenditure (Per day)			
S.No	Particulars	Expense	Income
1.	1,200lt milk (Average Rs.11/lt)	13,200.00	
2.	Transportation cost	500.00	

3.	Acid	60.00	
4.	Packing material	215.00	
5.	Electricity	70.00	
6.	Fuel	30.00	
7.	Transportation of paneer	290.00	
8.	Boxes	35.00	
9.	Labour charge	220.00	
10.	Income(Rs.95 x 165 kg of paneer)		15,675
11.	Excess fat (Rs.110 x 10 kg)		1,100
12.	Total	14,620.00	16,775
Net Income			2,155

Establishment Cost (Per Unit)		
Sl.No.	Particulars	Rupees
1.	Milk can (Rs.30 x Rs.900)	27,000.00
2.	Cooler with motor	27,000.00
3.	Cement tank	20,000.00
4.	Fat remover	15,000.00
5.	Milk boiler	25,000.00
6.	Milk analysers	5,000.00
7.	Vacuum packing machine	1,00,000.00
8.	Fridge	30,000.00
9.	Labelling machine	25,000.00
10.	Electronic balance	15,000.00
11.	Insurance cost	4,000.00
Total		3,13,000.00

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