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# Pea Protein Isolate/Concentrate

#### Manufacturing Business Plan

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# **The Product**

The food industry is seeing a boost popular for pea healthy protein isolate/concentrate, a versatile as well as nutrient-rich product. It is gotten by separating the protein from the carbs and also fiber in yellow peas, which results in a high healthy protein concentration. The ended up product can be utilized in several food applications, including as beverages, treats, as well as meat replacements.



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Due to its outstanding nutritional profile, pea protein isolate/concentrate is becoming an increasing number of prominent amongst consumers that are healthconscious. It is a terrific replacement for those that deny animal-based healthy protein resources since it is a full protein resource and consists of all important amino acids. It also has a normally low fat and carb material as well as is free of gluten. x x x x

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# **Utilizes and Application**

× × × × × × × × × × × × × × × × There are numerous usages and applications for pea protein isolate/concentrate throughout several markets. It is utilized in the food field as a meat alternative to vegans as well as vegetarians. In addition, it can be made use of to make nutritional supplements, treat dishes, as well as energy bars. Because of its capacity to moisturize and boost the texture of hair and also skin, it can be used as a component in hair treatment as well as skin treatment products in the cosmetics market.

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In order to increase the healthy protein intake of animals and also family pets, pea protein isolate/concentrate is likewise used in pet feed. It can also be used as a healthy protein supplement for persons that are unable to eat sufficient protein due to illness or surgery that makes it useful in the clinical area. Furthermore, it can be located as a part in different clinical products such protein-based injury dressings. Pea Protein Isolate/Concentrate is a versatile product with a large market potential because of its many possible usages and applications.

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## **The Production Process**

Pea healthy protein isolate/concentrate manufacture usually requires a variety of critical phases. Picking superior peas and making sure they are devoid of toxins are the very first steps. After being selected, the peas are correctly cleansed and washed to eliminate any kind of pollutants.

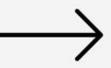
Related Feasibility Study Report: <u>Setup Plant of</u> <u>Pea Protein Isolate/concentrate</u>



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The peas are cleaned up, then soaked in water prior to being mashed into a fine paste. The protein in this paste is then divided from the rest of the pea making use of a procedure referred to as wet milling. Following a number of purification and also drying out treatments, the resultant liquid is transformed into a pure as well as extremely concentrated pea protein isolate.



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# Benefits of Starting Pea Protein Isolate/Concentrate Business

Due to its numerous wellness benefits, pea protein has actually attracted a great deal of attention lately. It's vital to understand what these advantages remain in order to effectively execute our company plan for pea healthy protein isolate/concentrate. First off, pea healthy protein is an amazing source of amino acids, especially for individuals who consume a plant-based diet plan. Branch-chain amino acids (BCAAs), which help in muscle development as well as repair, are abundant in it. As a result of this, sportsmen as well as physical fitness fanatics favour it.

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In addition to being conveniently digestible, pea protein is devoid of usual allergies like milk and soy. Because of this, it's a fantastic substitute for people with nutritional limitations. The capability of pea healthy protein to assist with weight administration is another advantage. According to studies, it can increase satiety, which subsequently creates a reduction in caloric intake as well as, eventually, weight management. Pea protein has lots of wellness advantages along with being eco-friendly.





> Compared to other healthy protein resources like meat, peas call for much less water and also fertiliser, making them a more eco-friendly option. Pea protein is an encouraging element for the food and also beverage industries overall thanks to its lots of benefits. It can assist in satisfying the rising need for plant-based healthy protein and also add to an extra lasting future if it is consisted of in our business plan for pea protein isolate/concentrate.





#### × × × × × × The Market x x x × × ×



Pea protein isolate or concentrate is just one of the marketplace industries with the best development rates as a result of the increase popular for plant-based healthy proteins in the last few years. The international pea healthy protein market was estimated to be worth \$364.7 million in 2020, as well as Grand View Research jobs that it will expand to \$871.8 million by 2028, at × × × × a CAGR of 11.2%.

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The increasing need for vegan and vegetarian items is just one of the main factors improving the pea protein industry. Pea protein is an excellent replacement for animal-based proteins since it is full of iron, calcium, and various other essential aspects as well as includes all the necessary amino acids. Peas utilize fewer water and also sources to cultivate than animal-based protein resources, making it an extra environmentally friendly and also sustainable selection.

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> Related Business Plan: <u>A Business Plan for Pea</u> <u>Protein Isolate or Concentrate</u>

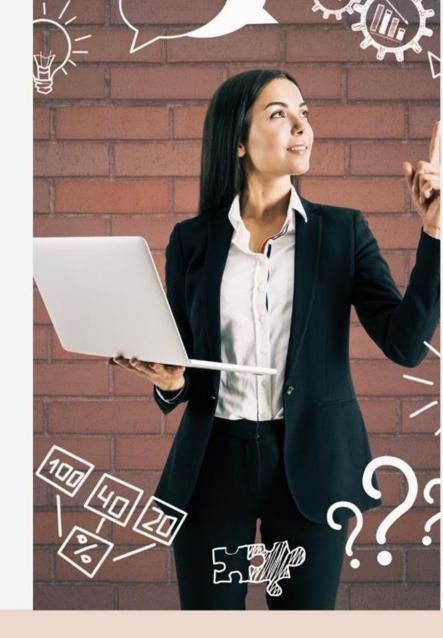
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Pea healthy protein is most typically used in the food and drink company because it is a component of products like meat alternatives, snacks, and also nutritional supplements. Pea protein is a beneficial supplement for improving muscular tissue development and also sports efficiency, hence the sports nourishment market is also broadening. Geographically talking, North America has the biggest pea protein market, adhered to by Europe and also Asia Pacific.



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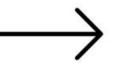
× × × × × × × × × × × × × × × As a result of the rising need for plant-based products and the existence of considerable businesses in the area, the United States is both the largest manufacturer and consumer of pea healthy protein. As a whole, the pea healthy protein isolate or concentrate market is anticipated to increase over the next couple of years, making it a desirable investment opportunity for businesspeople as well as financiers desiring to go into the plant-based healthy protein field.

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Roquette Freres (France)	
BurconNutrascience Corp (Canada)	
• The Scoular Company (U.S.)	
• DuPont (U.S.)	
CosucraGroupeWarcoing (Belgium)	
• Nutri-Pea Limited (Canada)	
• Shandong Jianyuan Group (China)	
• <i>Kerry Inc (Ireland)</i>	
• Sotexpro SA (France)	< ×
	• ^

• Puris Protein LLC (U.S.)

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#### MEANS OF FINANCE

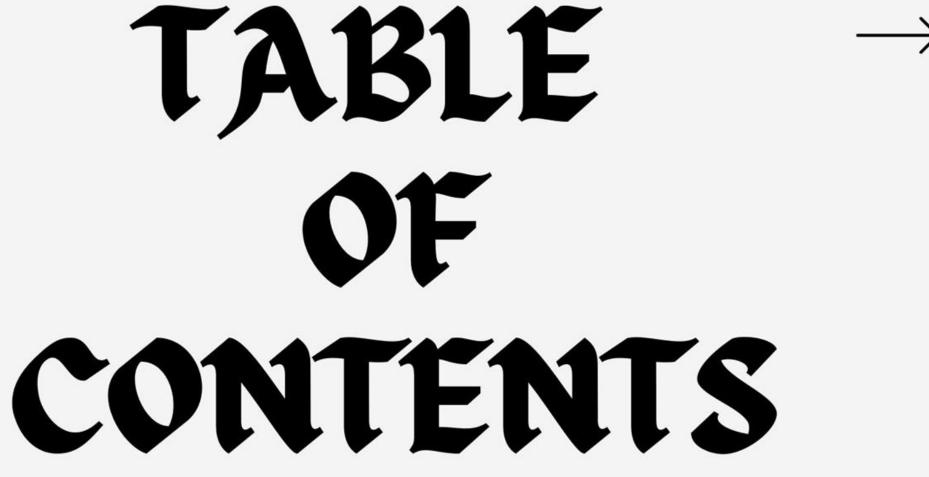
Particulars	Existing	Proposed	Total	Particulars	Existing	Proposed	Total
Land & Site Development Exp.	0.00	110.00	110.00	Capital	0.00	153.48	153.48
Buildings	0.00	299.40	299.40	Share Premium	0.00	0.00	0.00
Plant & Machineries	0.00	118.00	118.00	Other Type Share Capital	0.00	0.00	0.00
Motor Vehicles	0.00	8.00	8.00	Reserves & Surplus	0.00	0.00	0.00
Office Automation Equipments	0.00	21.50	21.50	Cash Subsidy	0.00	0.00	0.00
Technical Knowhow Fees & Exp.	0.00	10.00	10.00	Internal Cash Accruals	0.00	0.00	0.00
Franchise & Other Deposits	0.00	0.00	0.00	Long/Medium Term Borrowings	0.00	460.44	460.44
Preliminary& Pre-operative Exp	0.00	2.00	2.00	Debentures / Bonds	0.00	0.00	0.00
Provision for Contingencies	0.00	10.80	10.80	Unsecured Loans/Deposits	0.00	0.00	0.00
Margin Money - Working Capital	0.00	34.22	34.22				
TOTAL	0.00	613.92	613.92	TOTAL	0.00	613.92	613.92

Year	Annualised		Book Value	Debt	Dividend	Retained E	arnings	Payout	Probable Market Price	P/E Ratio	Yield Price/ Book Value
	EPS	CEPS	Per Share		Per Share	Per Share				No.of Times	
	、 、					%	,	%			%
1-2	6.07	9.55	16.07	24.00	0.00	100.00	6.07	0.00	6.07	1.00	0.00
2-3	8.96	12.03	25.04	18.00	0.00	100.00	8.96	0.00	8.96	1.00	0.00
3-4	11.78	14.49	36.82	12.00	0.00	100.00	11.78	0.00	11.78	1.00	0.00
4-5	14.48	16.88	51.30	6.00	0.00	100.00	14.48	0.00	14.48	1.00	0.00
5-6	17.06	19.18	68.36	0.00	0.00	100.00	17.06	0.00	17.06	1.00	0.00

Year	D. S. C. R.			Debt / - Deposits Debt	Equity as- Equity	Total Net Worth	Return on Net Worth	Profitability Ratio				Assets Turnover Ratio	Current Ratio	
	Individual	Cumulative	Overall					GPM	PBT	ΡΑΤ	Net Contributi on	P/V Ratio		
		( <b>1</b> /100 - 10)			f #w)	<b>67</b>	er.	er.	67	œ		œ		
	(Number of	r times)		(Number o	f fimes)	%	%	%	%	%		%		
Initial				3.00	3.00									
1-2	1.41	1.41		1.49	1.49	2.12		16.30%	10.24%	6.82%	539.15	39.41%	1.80	0.99
		1 57		0 70	0.70	1 10		10.007	10.05%	0.407	105 54	00.107	1 00	1 0 0
2-3	1.74	1.57		0.72	0.72	1.18		18.30%	13.35%	8.62%	625.54	39.19%	1.92	1.33
3-4	2.12	1.74	2.11	0.33	0.33	0.68		19.64%	15.54%	9.91%	714.82	39.19%	1.93	1.75
4-5	2.56	1.92		0.12	0.12	0.40		20.52%	17.08%	10.83%	804.10	<b>39</b> .1 <b>9</b> %	1.87	2.22
5-6	3.07	2.11		0.00	0.00	0.24		21.10%	18.15%	11. <b>48</b> %	893.38	39.18%		3.72

BEP	
BEP - Maximum Utilisation Year	5
	5
Cash BEP (% of Installed Capacity)	49.95%
Total BEP (% of Installed Capacity)	53.61%
IRR, PAYBACK and FACR	
Internal Rate of Return ( In %age )	26.80%
	20.00/0
Payback Period of the Project is ( In Years )	2 Years 3 Months
Fixed Assets Coverage Ratio ( No. of times )	6.017





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#### 1. INTRODUCTION 2. COMPOSITION 1.PROTEIN (NUTRIENT)

#### 3. USES

- **1.DIETARY SUPPLEMENT**
- 2.DIETARY SUBSTITUTE
- 4. PRODUCT
- **5. BENEFITS OF PEA PROTEIN ISOLATE**
- 6. MARKET SURVEY
  - 1.INDIA PEA PROTEIN MARKET ANALYSIS 2.INDIA PEA PROTEIN INDUSTRY SEGMENTATION 3.INDIA PEA PROTEIN MARKET
    - 1.Size, Share, Covid-19 Impact & Forecasts (2023 2028)
    - 2.India Pea Protein Market Trends
    - 3.Largest Segment By End User
    - 4.India Pea Protein Industry Overview
  - 4.INDIA PEA PROTEIN MARKET LEADERS 5.INDIA PEA PROTEIN MARKET NEWS



#### 6.GLOBAL PEA PROTEIN MARKET

#### 1.Application

2.Product

**3.Regional Insights** 

### 7. KEY COMPANIES & MARKET SHARE INSIGHTS

- **7. BRANDS DETAILS**
- 8. EXPORT & IMPORT: ALL COUNTRIES
  - **1.EXPORT: ALL COUNTRIES**
  - 2.IMPORT: ALL COUNTRIES

#### 9. FINANCIALS & COMPARISON OF MAJOR INDIAN PLAYERS/COMPANIES

1.ABOUT FINANCIAL STATEMENTS OF CMIE DATABASE
2.PROFITS & APPROPRIATIONS
3.TOTAL LIABILITIES
4.TOTAL ASSETS
5.NET CASH FLOW FROM OPERATING ACTIVITIES
6.SECTION – I

1.Name of Company with Contact Details 2.Name of Director(S)



#### 3.Credit Ratings

• • •4.Plant Capacity

5.Location of Plant

6.Name of Raw Material(S) Consumed with Quantity &Cost

7. SECTION-I

1.Assets 2.Cash Flow 3.Cost as %ge of Sales 4. Growth in Assets & Liabilities 5.Growth in Income & Expenditure 6.Income & Expenditure 7.Liabilities 8.Liquidity Ratios 9. Profitability Ratio 10.Profits 11.Return Ratios 12.Structure of Assets & Liabilities (%) 13.Working Capital & Turnover Ratios

### **10. COMPANY PROFILE OF MAJOR PLAYERS**



#### • • • •

#### **11. EXPORT & IMPORT STATISTICS**

1.EXPORT STATISTICS OF PEA PROTEIN 2.IMPORT STATISTICS OF PEA PROTEIN 12. PRESENT MANUFACTURERS

- **13. MANUFACTURING PROCESS**
- **14. PROCESS FLOW DIAGRAM**
- **15. SUPPLIERS OF PLANT & MACHINERY**
- **16. SUPPLIERS OF RAW MATERIAL**
- **17. PHOTOGRAPHS/IMAGES FOR REFERENCE** 
  - 1.MACHINERY PHOTOGRAPHS 2.RAW MATERIAL PHOTOGRAPHS 3.PRODUCT PHOTOGRAPHS
- **18. PLANT LAYOUT**





## **Financial Statements of the Business**

•	Project at a Glance	Annexure
•	Assumptions for Profitability workings	1
•	Plant Economics	2
•	Production Schedule	
•	Land & Building Factory Land & Building	4
	Site Development Expenses	





•	Plant & Machinery5
	Indigenous Machineries
	Other Machineries (Miscellaneous, Laboratory etc.)

•	Other Fixed Assets
	Furniture & Fixtures
	Pre-operative and Preliminary Expenses
	Technical Knowhow
	Provision of Contingencies
•	Working Capital Requirement Per Month7
	Raw Material
	Packing Material
	Lab & ETP Chemical Cost
	Consumable Store







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- Annexure 1 :: Cost of Project and Means of Finance
- Annexure 2 :: Profitability and Net Cash Accruals
- Revenue/Income/Realisation
- Expenses/Cost of Products/Services/Items
- Gross Profit
- Financial Charges
- Total Cost of Sales
- Net Profit After Taxes
- Net Cash Accruals







- Annexure 3 :: Assessment of Working Capital requirements
- **Current Assets**
- **Gross Working Capital**
- **Current Liabilities**
- **Net Working Capital**
- Working Note for Calculation of Work-in-process
- Annexure 4 :: Sources and Disposition of Funds









## • Annexure 5 :: Projected Balance Sheets

- ROI (Average of Fixed Assets)
  RONW (Average of Share Capital)
  ROI (Average of Total Assets)
- Annexure 6 :: Profitability Ratios
- **D.S.C.R**
- Earnings Per Share (EPS)
  Debt Equity Ratio

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• Annexure 7 :: Break-Even Analysis

- Variable Cost & Expenses
- Semi-Variable/Semi-Fixed Expenses
- Profit Volume Ratio (PVR)
- Fixed Expenses / Cost
- **B.E.P**









• Annexure 8 to 11 :: Sensitivity Analysis-Price/Volume

- Resultant N.P.B.T
- Resultant D.S.C.R
- Resultant PV Ratio
- Resultant DER
- Resultant ROI
- Resultant BEP









- Annexure 12 :: Shareholding Pattern and Stake Status
- Equity Capital
- Preference Share Capital
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- Determined Capacity P.A of Products/Services
- Achievable Efficiency/Yield % of Products/Services/Items
- Net Usable Load/Capacity of Products/Services/Items
- Expected Sales/ Revenue/ Income of Products/ Services/ Items









**Product wise Domestic Sales Realisation** Annexure 14 •• **Total Raw Material Cost** Annexure 15 ••• Annexure 16 **Raw Material Cost per unit** ••• **Total Lab & ETP Chemical Cost** Annexure 17 ••• **Consumables, Store etc.** Annexure 18 ••• **Packing Material Cost** Annexure 19 ••• **Packing Material Cost Per Unit** Annexure 20 •••







- Annexure 21 :: Employees Expenses
- Annexure 22 :: Fuel Expenses
- Annexure 23 :: Power/Electricity Expenses
- Annexure 24 :: Royalty & Other Charges
- Annexure 25 :: Repairs & Maintenance Expenses
- Annexure 26 :: Other Manufacturing Expenses
- Annexure 27 :: Administration Expenses
- Annexure 28 :: Selling Expenses

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- Annexure 29 :: Depreciation Charges as per Books (Total)
- Annexure 30 :: Depreciation Charges as per Books (P & M)
- Annexure 31 :: Depreciation Charges as per IT Act WDV (Total)
- Annexure 32 :: Depreciation Charges as per IT Act WDV (P & M)
- Annexure 33 :: Interest and Repayment Term Loans
- Annexure 34 :: Tax on Profits
- Annexure 35 :: Projected Pay-Back Period and IRR









#Pea, #Protein, #Isolate, #Concentrate, #Peaprotein, #Peaproteinplant, #Foodprocessing, #Agrofoodprocessing, #Energy, #Bodyhealth, #Startyourownindustry, #Startupbusinessideas, #Business, #Businessconsultant, #Businessfeasibilityreport, #Businessplan, #Npcs, #Enterpreneurindia, #Feasibility, #Manufacturing







- 1. How has the Pea Protein Isolate/Concentrate industry performed so far and how will it perform in the coming years?
- 2. What is the Business Feasibility Study of the Pea Protein Isolate/Concentrate Plant?
- 3. What are the requirements of Working Capital for setting up the Pea Protein Isolate/Concentrate plant?
- 4. What is the structure of the Pea Protein Isolate/Concentrate industry and who are the key/major players?



- 5. What is the total Startup cost for setting up the Pea Protein Isolate/Concentrate plant?
- 6. What are the operating costs for setting up the Pea Protein Isolate/Concentrate plant?
- 7. What are the machinery and equipment requirements for setting up the Pea Protein Isolate/Concentrate plant?
- 8. Who are the Suppliers and Manufacturers of Plant & Machinery for setting up the Pea Protein Isolate/Concentrate plant?
- 9. What are the requirements of raw material for setting up the Pea Protein Isolate/Concentrate plant?



10.Who are the Suppliers and Manufacturers of Raw materials for setting up the Pea Protein Isolate/Concentrate plant? 11. What is the Manufacturing Process of the Pea Protein **Isolate/Concentrate?** 12.What is the total size of land required for setting up the Pea **Protein Isolate/Concentrate plant?** 13.What will be the income and expenditures for the Pea Protein **Isolate/Concentrate plant?** 

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14.What are the Projected Balance Sheets of the Pea Protein **Isolate/Concentrate plant? 15.**What are the requirement of utilities and overheads for setting up the Pea Protein Isolate/Concentrate plant? **16.What is the Built up Area Requirement and cost for setting up** the Pea Protein Isolate/Concentrate plant? **17.What are the Personnel (Manpower) Requirements for setting** up the Pea Protein Isolate/Concentrate plant? 18.What are Statistics of Import & Export for the Pea Protein **Isolate/Concentrate Industry?** 



**19.What is the time required to break-even?** 20.What is the Break-Even Analysis of the Pea Protein **Isolate/Concentrate plant?** 21.What are the Project financials of the Pea Protein **Isolate/Concentrate plant?** 22.What are the Profitability Ratios of the Pea Protein **Isolate/Concentrate plant?** 23.What is the Sensitivity Analysis-Price/Volume of the Pea Protein **Isolate/Concentrate plant?** 



24.What are the Projected Pay-Back Period and IRR of the Pea **Protein Isolate/Concentrate plant?** 25.What is the Process Flow Sheet Diagram of the Pea Protein **Isolate/Concentrate plant?** 26.What are the Market Opportunities for setting up the Pea **Protein Isolate/Concentrate plant? 27.What is the Market Study and Assessment for setting up the Pea Protein Isolate/Concentrate plant?** 28.What is the Plant Layout for setting up the Pea Protein **Isolate/Concentrate plant?** 



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- ✓ The Business Plan helps you to identify a profitable project for investing or diversifying into by throwing light to crucial areas like industry size, market potential of the product and reasons for investing in the product
- ✓ This Business Plan provides vital information on the product like it's characteristics and segmentation
- $\checkmark$  This Business Plan helps you market and place the product correctly
  - by identifying the target customer group of the product







 $\checkmark$  This Business Plan helps you understand the viability of the

project by disclosing details like machinery required, project

costs and snapshot of other project financials

- ✓ The Business Plan provides a glimpse of government regulations applicable on the industry
- $\checkmark$  The Business Plan provides forecasts of key parameters which

helps anticipate the industry performance and make sound

**business decisions** 







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And before diversifying/venturing into any product, they wish to study the following aspects of the identified product:

- Good Present/Future Demand
- Export-Import Market Potential
- Raw Material & Manpower Availability
- Project Costs and Payback Period

The Business Plan covers all aspect of business, from analyzing the market, confirming availability of various necessities such as Manufacturing Plant, Detailed Project Report, Profile, Business Plan, Industry Trends, Market Research, Survey, Manufacturing Process, Machinery, Raw Materials, Feasibility Study, Investment Opportunities, Cost and Revenue, Plant Economics, Production Schedule,







Working Capital Requirement, uses and applications, Plant Layout, Project Financials, Process Flow Sheet, Cost of Project, Projected Balance Sheets, Profitability Ratios, Break Even Analysis. The DPR (Detailed Project Report) is formulated by highly accomplished and experienced consultants and the market research and analysis are supported by a panel of experts and digitalized data bank. We at NPCS, through our reliable expertise in the project consultancy and market research field, have demystified the situation by putting forward the emerging business opportunity in India along with its business prospects.....<u>Read more</u>







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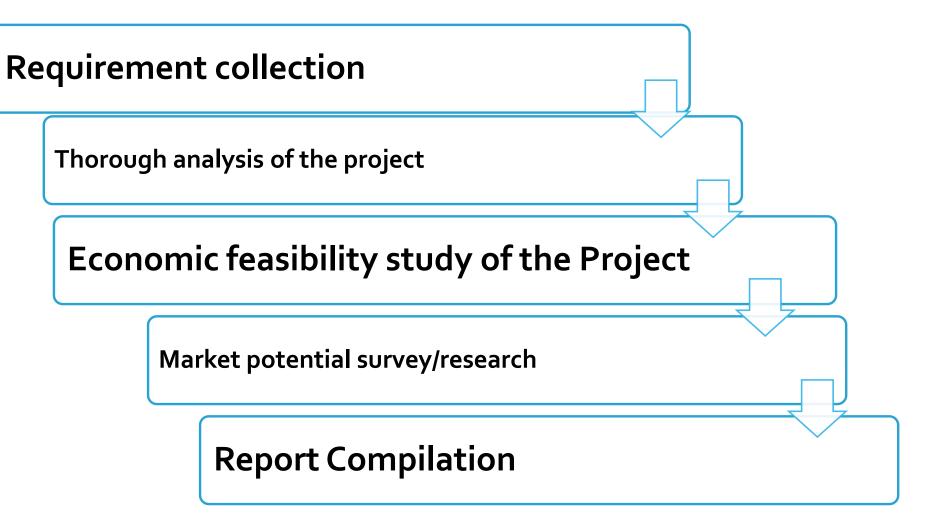
- Public-sector Companies
- Corporates
- Government Undertakings
- Individual Entrepreneurs
- o NRI's
- Foreign Investors
- Non-profit Organizations, NBFC's
- Educational Institutions
- Embassies & Consulates
- Consultancies
- Industry / trade associations



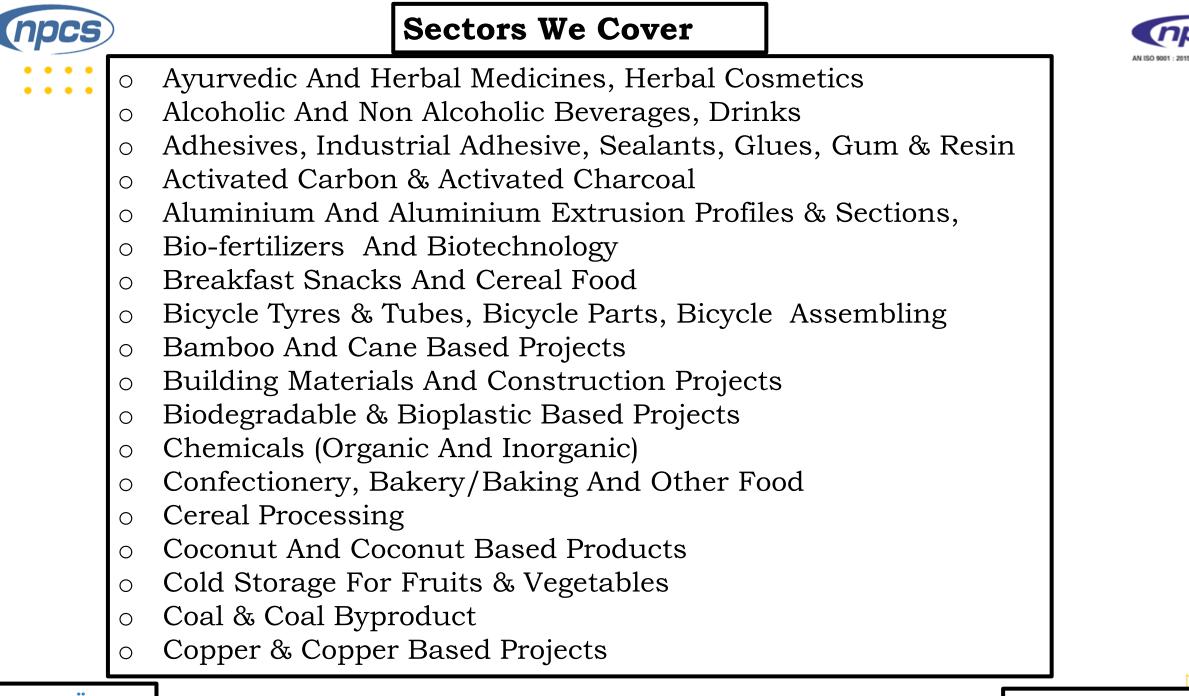












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	o Disinfectants, Pesticides, Insecticides, Mosquito Repellents,	
	<ul> <li>Electrical, Electronic And Computer based Projects</li> </ul>	
	<ul> <li>Essential Oils, Oils &amp; Fats And Allied</li> </ul>	
	<ul> <li>Engineering Goods</li> </ul>	
	<ul> <li>Fibre Glass &amp; Float Glass</li> </ul>	
	<ul> <li>Fast Moving Consumer Goods</li> </ul>	
	<ul> <li>Food, Bakery, Agro Processing</li> </ul>	
	<ul> <li>Fruits &amp; Vegetables Processing</li> </ul>	
	<ul> <li>Ferro Alloys Based Projects</li> </ul>	
	<ul> <li>Fertilizers &amp; Biofertilizers</li> </ul>	
	<ul> <li>Ginger &amp; Ginger Based Projects</li> </ul>	
	<ul> <li>Herbs And Medicinal Cultivation And Jatropha (Biofuel)</li> </ul>	
	<ul> <li>Hotel &amp; Hospitability Projects</li> </ul>	
	<ul> <li>Hospital Based Projects</li> </ul>	
	<ul> <li>Herbal Based Projects</li> </ul>	
	<ul> <li>Inks, Stationery And Export Industries</li> </ul>	
	<ul> <li>Infrastructure Projects</li> </ul>	
	<ul> <li>Jute &amp; Jute Based Products</li> </ul>	
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- o Leather And Leather Based Projects
  - Leisure & Entertainment Based Projects
  - Livestock Farming Of Birds & Animals
  - Minerals And Minerals
  - Maize Processing(Wet Milling) & Maize Based Projects
  - Medical Plastics, Disposables Plastic Syringe, Blood Bags
  - o Organic Farming, Neem Products Etc.
  - o Paints, Pigments, Varnish & Lacquer
  - Paper And Paper Board, Paper Recycling Projects
  - Printing Inks
  - Packaging Based Projects
  - Perfumes, Cosmetics And Flavours
  - Power Generation Based Projects & Renewable Energy Based Projects
  - Pharmaceuticals And Drugs
  - Plantations, Farming And Cultivations
  - o Plastic Film, Plastic Waste And Plastic Compounds
  - Plastic, PVC, PET, HDPE, LDPE Etc.





- Potato And Potato Based Projects
- Printing And Packaging
- Real Estate, Leisure And Hospitality
- Rubber And Rubber Products
- Soaps And Detergents
- Stationary Products
- $\circ$   $\,$  Spices And Snacks Food  $\,$
- Steel & Steel Products
- o Textile Auxiliary And Chemicals
- Township & Residential Complex
- Textiles And Readymade Garments
- Waste Management & Recycling
- Wood & Wood Products
- Water Industry(Packaged Drinking Water & Mineral Water)
- Wire & Cable









- To get a detailed scenario of the industry along with its structure and classification
  - To provide a comprehensive analysis of the industry by covering aspects like:
    - Growth drivers of the industry
    - Latest market trends
    - Insights on regulatory framework
    - SWOT Analysis
    - Demand-Supply Situation
    - Foreign Trade
    - Porters 5 Forces Analysis
  - To provide forecasts of key parameters which helps to anticipate the industry performance
  - To help chart growth trajectory of a business by detailing the factors that affect the industry growth
  - To help an entrepreneur/manager in keeping abreast with the changes in the industry
- To evaluate the competitive landscape of the industry by detailing:
  - Key players with their market shares
  - Financial comparison of present players







- Venturist/Capitalists
- Entrepreneur/Companies
- Industry Researchers
- Investment Funds
- Foreign Investors, NRI's
- Project Consultants/Chartered Accountants
- Banks
- Corporates

**<u>Click here for list</u>** 

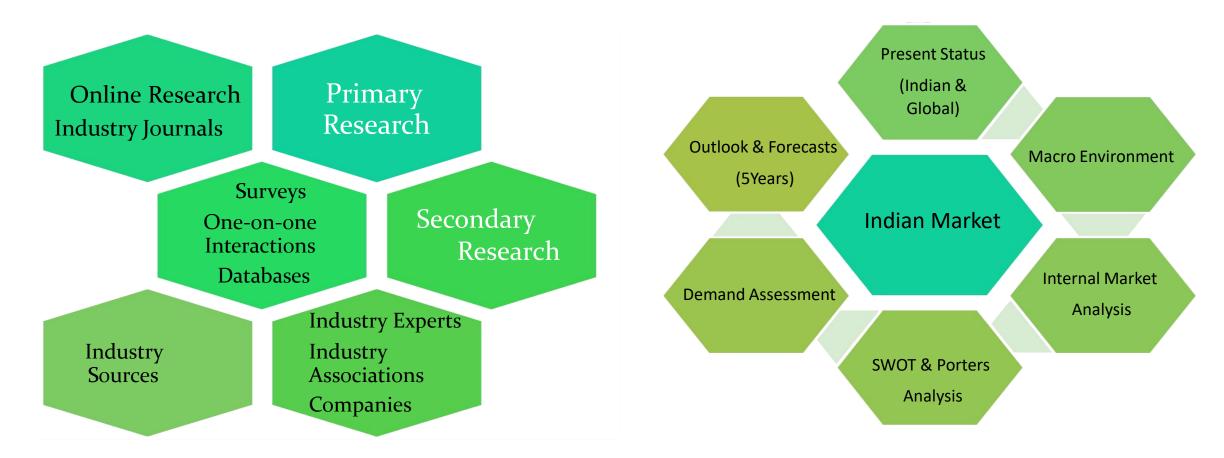












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∞MBA's

Industry Researchers

∞Financial Planners

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hank you.