Profitable Dry Fruits Processing Industry.

Start a Dried Fruit & Nut Business.

Processing of Cashew,
Almond, Walnut, Raisins
(Kishmish/Munnakka) and Figs

[NPCS/5059/23352]

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Dried fruit is fruit that has had almost all of the water content removed through drying methods. The fruit shrinks during this process, leaving a small, energy-dense dried fruit. Raisins are the most common type, followed by dates, prunes, figs and apricots. Other varieties of dried fruit are also available, sometimes in candied form (sugar coated). These include mangoes, pineapples, cranberries, bananas and apples. Dried fruit can be preserved for much longer than fresh fruit and can be a handy snack, particularly on long trips where refrigeration is not available.
Cashew

Cashews are nuts that are found at the bottom of cashew apples and in the shape of kidneys. They are widely popular throughout the world, especially in Asian and African countries. They are known as super nuts as they have so many nutritional benefits. They contain high quantities of proteins and various essential minerals such as magnesium, zinc, copper, phosphorus, calcium, and potassium. They also contain a host of vitamins such as vitamin C, B1, B2, B3, B6, E and K.
Health Benefits of Cashews:

- Prevents heart disease
- Reduces the risk of diabetes
- Boosts bone and oral health
- Works as a Cancer Chemopreventive Agent
- Prevents gallstones
- Boosts the immune system
- Reduces the risk of anemia
- Promotes the development of Red Blood Cells (RBCs)
In India, cashew was first introduced in Goa, from where it spread to other parts of the country. Initially, it found use in soil binding to check erosion. Commercial cultivation began in the early 1960s and, over the years, cashew became a crop with high economic value and attained the status of an export-oriented commodity, earning considerable foreign exchange for the country.

- Export of cashew nut shell liquid/Cardanol from India stood at 6,908 MT, valued at Rs 26.28 crore (US$ 4.08 million) during April 2017-December 2017, while exports of cashew kernels stood at 67,653 MT, valued at Rs 4,715.21 crore (US$ 731.15 million) during the same period.

- Export earnings from raw cashew nut during April 2017- October 2017 stood at 3,775 MT worth US$ 6.96 million.
India accounts for about 65 per cent of global cashew exports.

India exports cashew kernels to over 60 countries. Its major markets are the US, the Netherlands, Japan, Spain, France, Germany, the UK as well as Middle East countries such as the UAE and Saudi Arabia.

India is the major cashew growing country in the Asia-Pacific, positioned as the largest producer of raw cashew nut (RCN) globally with 5.5 lakh metric tons per annum. In India, cashew is grown in the peninsular areas of Kerala, Karnataka, Goa and Maharashtra, Tamil Nadu, Andhra Pradesh, Orissa and West Bengal. The country is the single largest producer and exporter of cashews, accounting for 40% of the global share. It is also the largest importer of RCN globally, with around 8 lakh metric tons of average annual imports, followed by Vietnam.

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Global Cashew Nut Demand is increasing:

Cashew is often regarded as 'poor man's crop and rich man's food' and is an important cash crop and highly valued nut in the global market. The area under cashew cultivation is the highest in India. However, it is not so in the case of productivity, processing and quality. In reality, the Indian cashew industry has a high untapped potential to support the livelihood of cashew farmers, provide numerous employment opportunities and improve returns through global trade. The present work projects the need for important changes to be made in the existing system, so as to find a substantial improvement in the growth of the Indian cashew industry.
In 2016, cashew nut demand increased by 6.1 percent. In 2021, it is expected that cashews take over 29 percent of the global nut market. Whether the production volume growth can meet the increasing demand is uncertain. Compared to the 6.1 percent increment in demand, production volume increased only by 3 percent. Prices are expected to remain high, and the numbers are only to grow with resilient demand for cashew.

The global Cashew Nuts market is valued at million US$ in 2017 and will reach million US$ by the end of 2025, growing at a CAGR of during 2018-2025.
Almond

Almonds are the seeds of the fruits cultivated from the almond tree. The scientific name of these dry fruits is Prunus dulcis and they are native to the Middle East, India, and North Africa. They are now found in places like Iran, Saudi Arabia, Lebanon, Turkey, Syria, Jordan, and Israel as well. The taste of almonds ranges from sweet to bitter and both are readily available in markets.
Almonds are one of the world’s most nutritious and versatile nuts, renowned for their many health benefits and culinary uses. Discover your favorite almond products at Nuts.com from premium supreme-sized raw almonds and candy-coated Jordan almonds, to finely blanched almond flour and all natural almond butters for your snacking and recipe needs.
Health Benefits of Almonds

Nutrients:
- Dietary Fiber 49%
- Protein 42%
- Calories 29%

Vitamins:
- Vitamin E 131%
- Riboflavin 60%
- Niacin 17%

Minerals:
- Manganese 114%
- Copper 50%
- Phosphorus 48%

Prevent constipation

Reduce risk of heart diseases and diabetes

Help in brain development and prevent Alzheimer's disease

Boost energy and immune system

Maintain healthy cholesterol levels and regulate blood pressure

Nourish skin and improve skin complexion

Prevent osteoporosis and improve bone health

Help in weight loss

Lower risk of colon cancer
Demand growth for almonds is mostly driven by India’s expanding middle class and increased consumer awareness of products perceived as healthful. Indian almond consumption in MY 2017/18 has been forecasted at 97,000 MT, a 10 per cent increase over the previous year. This increase is driven by low market prices, a weak dollar, changing consumer preference, and increased demand during the non-festive season. Also, the early festive season is expected to lead to higher almond stocks in the Year 2017-18, which are forecasted at 39,400 MT. The global almond production is projected to reach 1.3 million tonnes in 2017/18 from 1.2 million tonnes in 2016/17.
Almonds are popularly known nuts, native of North Africa, Middle East and Indian Subcontinent. The Almond fruit consists of four parts kernel, middle shell, outer green shell cover and seed coat. The nutritional important part is kernel, but shell and outer coat is also being identified as nutritional and medicinal, and used for different purpose. Almonds are considered very important in diet due to its nutritional benefits such as, it is very low in cholesterol and sodium, good source of riboflavin, iron, zinc manganese, and magnesium and contains high levels of Vitamin E.

While eating raw almonds or using it in different dishes, almonds are exclusively used for manufacturing of different almond based products such as shakes, drinks, chocolates, almond based yogurts, Almond oil, Almond cream, biscuits, hair care, skin care and cosmetics, Almond Butter, flour, and many more.
Almond products market is segmentation on basis of applications as beverages, snacks, bakery and confectionary, personal care and cosmetics, pharmaceutical and others. Almonds are the second most popular nut in snacking market. And used as raw or roasted and seasoned snack globally. In bakery and confectionary market segment almond are top most popular nuts exclusively used in products such as cakes, cookies, etc. Almonds are traditionally being used in production of chocolate bars, candies etc., as well as almonds coated with chocolates possess high demand by chocolate lovers. In beverage market segment, with increase health concerns related to consumption of traditional milk and milk based products, Almond milk has gained major share as alternative to traditional milk.
Considering high skin care and anti-inflammatory properties of Almonds, Almond oil and extract is exclusively in cosmetics and personal care products and possess high market demand from the industry. Almond oil and extracts are used in products like body oils, hair oils, creams and lotions, treatments of skin allergies etc. Considering its health benefits for heart, brain, immune system and cancer prevention ability, almond extract’s and oil’s market demand is growing in pharmaceutical products.
Walnut

Walnuts are round, single-seeded stone fruits that grow from the walnut tree. They are a good source of healthful fats, protein, and fiber. They may enhance heart and bone health and help in weight management, among other benefits.

Walnuts are a wrinkly, globe-like nut that is the fruit of the walnut tree. They grow in a hard shell, which when opened reveals the walnut. This is then split in two and hence you will be familiar with seeing them as flat segments. Walnuts are usually eaten raw or roasted.
## Benefits of Walnut:

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Helps to improve bone health</td>
<td>Prevents coronary heart diseases</td>
</tr>
<tr>
<td>Beneficial in reducing risk of diabetes</td>
<td>Aids in improving metabolism in body</td>
</tr>
<tr>
<td>Prevents growth of cancerous cells in body</td>
<td>Helps to alleviate mood of children and adults</td>
</tr>
</tbody>
</table>
Domestic walnut production is expected to increase by three percent to reach 34,000 MT (in-shell basis) in MY 2017/18. Indian walnut production is primarily confined to the hill states of Jammu and Kashmir, Himachal Pradesh, and Uttarakhand. Indian walnuts are classified as hard, medium, or thin shell (kaghazi) and the average shelling rate is about 40 percent.

The global walnuts market was valued at US$6,197.1 mn in 2017 and is expected to reach a valuation of US$8,534.5 mn by the end of 2025. During the forecast years of 2017 and 2025, the global market is expected to rise at a CAGR of 4.1%. Out of the two categories, the shelled walnuts are expected to lead the global market as the segment is slated to exhibit a CAGR of 4.4% during the forecast period. Geographically, Asia Pacific held a share of 54.7% in the global walnut market in 2017 and is expected to dominate the global market in the forthcoming years.
Walnuts are being exhaustively used as an ingredient in the food industry, pharmaceutical industry, personal care and cosmetics industry which is supporting the market growth in the near future. Due to an increasing lactose intolerant population across the globe, consumer demand is shifting more from cow's milk to nut based milk, leading to a substantial increase in the consumption of walnut milk, owing to its lactose-free characteristics.

Increasing inclination of the consumers towards maintaining a healthy lifestyle has led to an increase in consumption of healthy food products and food ingredients. Expanding demand for healthy food coupled with the usage of walnuts in end use industries are the primary drivers leading the global walnuts market during the forecast period.
The market is also expected to continue being augmented by rising demand for convenience food, innovation in packaging, and expanding population willing to pay a premium for healthy fruits. One such growth in Walnuts market is increasing per capita consumption of walnuts globally.

Furthermore, on the basis of product type, the Walnuts market is segmented into black and English walnuts. Amongst these segments, the English walnuts is anticipated to occupy the largest market share of 93.7% in 2017. By nature, the Walnuts market can be segmented into organic and conventional where the organic segment is anticipated to witness significant growth over the forecast period owing to the increasing proportion of consumers who wish to pay a premium for organic products. By end use, the Walnuts market is segmented into plain household and industrial. The industrial Walnuts segment is likely to be the most attractive segment in the forecast period.
Global Walnuts Market Revenue, By Product Type, 2017 (US$ Mn)

CAGR 4.1% (2017-2025)

English Walnuts: 5,809.4 (US$ Mn)  
Black Walnuts: xx.x
Raisins

Raisins are obtained by drying grapes, either in the sun or in driers, which turns the grapes into golden, green or black gems. They are naturally sweet in flavor and are widely used in cultural cooking around the world, especially in desserts.

Raisins pack more nutrition than their small size might indicate. When grapes are dehydrated to produce raisins, the nutrients become more concentrated, making a handful of raisins a snack rich in B vitamins, iron and potassium. Besides nutrients, raisins are also a good source of carbohydrates for energy.
Raisins are commonly used:

- as a salad topping
- mixed into oatmeal
- in yogurt
- in granola or cereal

Raisins are made primarily by sun drying several different types of grapes. They are small and sweetly flavored with a wrinkled texture. The technique for making raisins has been known since ancient times and evidence of their production has been found in the writings of ancient Egyptians.

Most raisins are small, dark, and wrinkled. They have a flavor similar to the grapes from which they are made, but the drying process which creates them concentrates the amount of sugar making them taste much sweeter. They are a naturally stable food and resist spoilage due to their low moisture and low pH.
Benefits of Raisins

- Prevent cancer
- Reduce blood pressure
- Provide relief from constipation
- Treat erectile dysfunction
- Help in treating anemia and fever
- Help in bone formation and calcium absorption
- Keep a check on acidosis
- Promote good cardiac health
- Aid in healthy weight gain
- Modulate sugar levels in diabetics
- Protect eyes and teeth against infections

Nutrients:
- Carbohydrate 26%
- Dietary Fiber 15%
- Calories 15%

Minerals:
- Potassium 21%
- Copper 16%
- Manganese 15%

Vitamins:
- Vitamin B6%
- Thiamin 7%
- Reboflavin 7%
In India, raisins are mainly produced in Sangli, Solapur and Nashik districts of Maharashtra and Bijapur and Bagalkot districts of Karnataka. The most popular grape cultivar for raisin making is Thompson Seedless which gives light golden raisins of medium size. Popular clonal selections of Thompson Seedless viz. Tas-A-Ganesh which is bolder sized and Sonaka which is elongated are also used to prepare bold or elongated raisins. Nowadays growers are also making black raisins from Sharad Seedless and its clonal selections, which are slightly bigger in size and elongated. The baking and confectionary industries generally prefer small sized raisins, while for snack purpose elongated raisins are preferred.
The Global Raisins Market is expected to grow at a CAGR of 5.35% during the period 2018-2022. One trend gaining traction in this market is the launch of new products containing raisins. Vendors in the market are launching variations in the existing products owing to the rising demand for raisins as an ingredient, in turn, fostering the market growth in the next few years.
Figs are the fruit of the ficus tree, which is part of the mulberry family (Moraceae). Figs have a unique, sweet taste, soft and chewy texture and are littered with slightly crunchy, edible seeds. Fresh figs are delicate and perishable, so are often dried to preserve. This produces a sweet and nutritious dried fruit that can be enjoyed all year round. There are multiple different varieties of fig, all of which vary widely in colour and texture. Their unique feature is a little bud-like opening called an ostiole at the top that helps the fruit develop. Their natural sweetness meant that, before the days of refined sugars, they were often used as a sweetener.
Figs are rich in fiber, magnesium, manganese, sodium, vitamin B6 and K, potassium, and calcium. They promote bone density and lower blood pressure. Figs also contain various other minerals such as vitamin A, vitamin B1, vitamin B2, iron, phosphorus, and chlorine.
Benefits of Fig:

- **Weight management:** Reduces weight or when consumed with milk helps gain weight
- **Respiratory:** Fig leaves prevent and reduce symptoms of asthmatic patients
- **Vision:** Prevents vision loss caused by macular degeneration
- **Sexual health:** Helps to correct sexual dysfunction
- **Cancer:** Reduces risk of colon cancer
- **Digestion:** Prevents constipation and eliminates diarrhea
- **Calcium:** Avoids urinary calcium loss and strengthens bones
- **Diabetes:** Rich in potassium, regulates sugar absorption in diabetics
- **Heart:** Lowers cholesterol, risk of coronary heart diseases and prevents hypertension
Figs are a beloved, popular fruit in India. They grow well in several states including Karnataka, Tamil Nadu, Maharashtra, Gujarat and Uttar Pradesh. Though there are approximately 800 varieties of figs in the world, the Poona is the most popular cultivar in India.

Other funny named variants growing in the country are Indian rock, elephant ear, Krishna, weeping fig, dye fig, white fig, drooping, anjeer, Mysore fig,ivy fig, hairy fig, fiddle leaf fig, laurel fig, soft fig, natal, Punjab, and climbing fig.

There is a huge local market for figs and people are consuming figs earlier imported from Bengaluru and other towns. Sensing the huge local market and consumption of the fruit locally, farmers have experimented with the cultivation of the fruit in Kanekal region in L B Nagar area and have succeeded in growing the fruit.
Dried fruit is a processed fruit in which most of the water is removed from fruit either through a natural procedure of sun drying or dehydrators. Both dried and fresh fruits are a rich source of antioxidants and fibers but in dried fruits, a small amount of vitamins is lost during the dehydration process. However, dried fruit market is gaining acceptance due to its easy snack to pack feature which avoids spoiling of fruits as quickly as fresh fruits. Furthermore, the market is witnessed to be propelling with its application in different product line. Dried fruit is segmented on the basis of type, comprising of dried grapes, apricots, figs, dates, peaches, berries, and others. Among all, dried grapes occupy a major share in the market since they have advantage of controlling blood pressure, which is a great concern among the aging population.
On the basis of application, the dried fruit market is segmented into breakfast cereal, bakery, confectionary, snacks, desserts, and others. Among these, applications in bakery products are expected to dominate the market followed by confectionary products. Furthermore, dried fruits provide various nutritional elements to the consumers’, which boost the growth of the segment: breakfast cereal.

Asia-Pacific is the largest region for dry fruits market in 2016 and is expected to dominate the market during the forecast period. Rising consumer awareness and largest consumption of dried fruits in emerging economies such as India and China is expected to boost the dry fruits market in the region. Asia-Pacific dry fruits market is expected to reach USD 17.24 billion in 2024 and is projected to grow at a CAGR of 7% during the time period of 2016 to 2024.
Latin America and Middle East & Africa is the fastest growing region in dry fruits market, owing to the growing willingness to spend on consumption of dry fruits in order to have a healthy lifestyle. Middle East and Africa captures 50% share of dried grapes, dried figs and dates market in 2016.

Increasing personal disposable income, growing urbanization and rising health awareness is driving the consumption of dry fruits across the globe. Increasing use dry fruits and nuts in chocolates and dairy products is boosting the demand of dry fruits. Introduction of exotic and unusual fruits and growing demand of snacks, bakery products with dry fruits as premium ingredients is fuelling the dry fruits market across the world. Rising middle class population and inclination towards healthy diets is bolstering the dry fruits market mainly in developing economies.
Rising processing and packaging of dry fruits is the major factor which is obstructing the growth of dry fruits market across the globe. Detection of pesticides and toxins in dry fruits and its products is limiting the adopting rate dry fruits. Moreover, side effects of excessive intake of dry fruits such as weight gain, constipation and bloating are disrupting the market of dry fruits.
## Project at a Glance

### COST OF PROJECT

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### MEANS OF FINANCE

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<td>Margin Money - Working Capital</td>
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TOTAL: 0.00 1597.70 1597.70
## Project at a Glance

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<th>Dividend Per Share</th>
<th>Retained Earnings Per Share</th>
<th>Market Price Per Share</th>
<th>Payout Probability</th>
<th>P/E Ratio</th>
<th>Yield Price/Book Value No.of Times</th>
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## Project at a Glance

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<th>Debt / Equity as-Deposits Debt</th>
<th>Total Net Worth</th>
<th>Return on Net Worth</th>
<th>Profitability Ratio</th>
<th>Asset Turnover Ratio</th>
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<td>1.88</td>
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## Project at a Glance

### BEP

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<td>BEP - Maximum Utilisation Year</td>
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<tr>
<td>Cash BEP (% of Installed Capacity)</td>
<td>48.33%</td>
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<tr>
<td>Total BEP (% of Installed Capacity)</td>
<td>53.51%</td>
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</table>

**IRR, PAYBACK and FACR**

<table>
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<th>Value</th>
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<tr>
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<tr>
<td>Payback Period of the Project is (In Years)</td>
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<tr>
<td>Fixed Assets Coverage Ratio (No. of times)</td>
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</tbody>
</table>
1. **What is Dry Fruits Processing industry?**

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