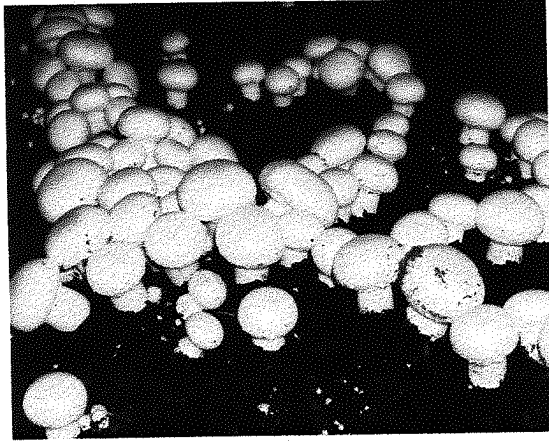




**Income Generation Activity
Business Plan Mushroom Cultivation
2021**



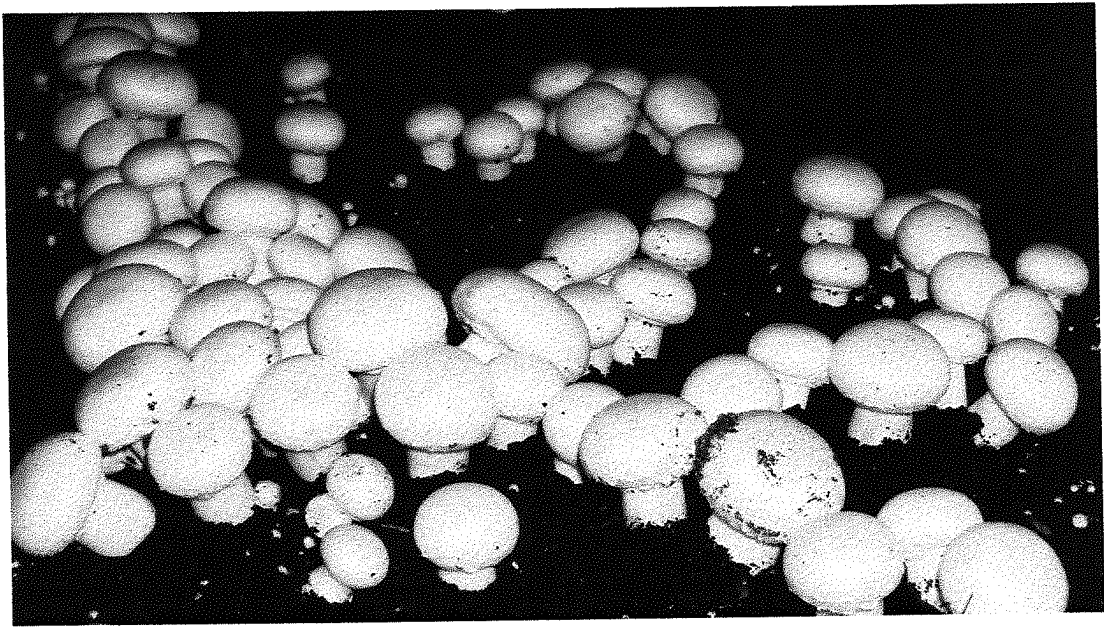
SHG/Name	:	Shakti SHG
VFDSName	:	Dhaliyat
FTU/Range	:	Sarkaghat
DMU/Division	:	Suket
FCCU/Circle	:	Mandi

Sponsored by
PIHPFEM&L

Prepared by:-
DMU Suket, FTU Sarkaghat & SHG Shakti

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1. Introduction

Himachal Pradesh is majestic, almost mythic terrain and famous for its beauty and serenity, its rich culture and religious heritage. The state has diverse ecosystem, rivers and valleys, and has a population of 7.5 million and covers 55,673 sq. km ranging from foothills of Shivalik to the mid hills (300 - 6816 mts above MSL), high hills and cold dry zones of the upper Himalayas. It is spread across valleys with many perennial rivers flowing through them. Almost 90% of the state's population lives in rural areas. Agriculture, horticulture, hydropower and tourism are important constituents of the state's economy. The state has 12 districts and Mandi is 2nd district in population wise having 14.58%.

The district lies in central Himachal and is famous for its tourist stations and Himalayan Treks connecting the trails with far remote regions between the adjacent districts of Kullu Shimla, Bilaspur, Solan, Hamirpur and Kangra districts which are bordered at North-North East, East, West and South of Mandi respectively. The District is also a home to some of the Ancient settlements, Traditional Handloom and Apple Cultivation Fields & Beas and Satluj River are the life line and main drain.

The largest valley in the district is called the Balh Valley, though other valleys such as Karsog and Hatli valleys are also known for the production of food grains which is also known as the Valley of the Gods. There is also a town called Mandi which is situated on the banks of the Beas River in the northern part of the Balh valley, where people are hard working.

Forests and Forest eco systems are the storehouse of rich biodiversity and play a vital role in preserving the fragile sloped lands and were primary sources of livelihood for rural

population. The rural peoples are directly dependent on the forest resources for their livelihoods and socio-economic development. The Harsh reality is this that these resources are constantly depleting due to over exploitation, such as Fodder, fuel, NTFP extraction Grazing, Fires, and droughts etc.

Under Dhalyat-Gehra VFDS two SHGs have been formed for implementing livelihood Improvement activities. One of these is, “Shakti” concerned with Mushroom Cultivation. Group members belong to a weaker section of society and have less land holdings. To raise their socio-economic conditions, they decided to cultivate Button and Dhingri Mushrooms. A technical input for preparing Business Plan was provided by Dr. Pankaj Sood, Principal Scientist & Head Dr. Kavita Sharma & D S Yadav, KVK Mandi at Sunder Nagar. Team consisting of Sh. Vijay Kumar, Subject Matter Specialist, o/o DMU Sunder Nagar, Monika Kumari, FTU Co-coordinator Sarkaghat Range of Suket Forest Division, Mr. Vijay Kumar, Forest Guard Thouna Beat and Vijay Kumar D/R B.O Thouna prepared the business plan under the constant supervision and guidance of V. P. Pathania, Rtd. DFO.

2. Executive Summary

Dhalyat-Gehra VFDS: -

Dhalyat - Gehra VFDS is part of Kathogan revenue mohal and the VFDS is constituted of ward I of Gram Panchayat Thona. It is located in Thona Block of Mandi district in Himachal Pradesh and lies between 31.704151°N latitude- 76.815602°E longitudes. The Dhalyat-Gehra VFDS falls under Thona Beat of Sarkaghat Range in Suket forest Divisional Management Unit (DMU)

Important features of VFDS: -

“Jogni Mata” famous local deity of the area is located above this VFDS area at Jhum Dhar. People from far off area visit this religious site around the year especially during Navratra and during summer season to get the blessings of Mata.

No. of Households	91
BPL families	13=14.28%
Total population	312
Total Cattle	632

3. Description of SHG

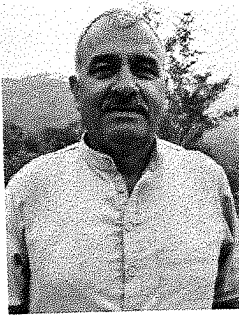
The informal Shakti SHG group was formed in Jan 2021 under Dhalyat-Gehra VFDS to provide Livelihoods Improvement Support by up gradating skill and capacities. The group consists of poor and marginal farmers.

Shakti SHG group is male group consist of (12 male) marginal and financial weaker section of the society having less land resources. Though all Group member grow seasonal seasonal and traditional crops etc. but as the land holding of these members is very small and irrigation facility is there but the production level has reached near saturation, so in order to meet out their financial requirements and to contribute to the nation production, they decided to go ahead with Mushroom cultivation which can enhance their income. There are 12 members in this group and their monthly contribution is Rs 100 /- per month. The detail of Group members is as under:-

Detail of SHG Members along with Photos

Sr. No.	Name	Designation	Category	Age	Qualification	Cont. No.
1.	Om Prakash s/o Sh. Pistu Ram	President	ST	59	10 th	70187 74153
2	Prakash Chand s/o Sh. Nand Lal	Secretary	General	45	12 th	98820 66888
3	Suresh Kumar s/o Sh. Bhikham Ram	Member	ST		10 th	9817417609
4	Hans Raj s/o Sh. Om Prakash	Member	General	37	10 th	98172 17609
5	Lekh Raj s/o Sh. Nand Lal	Member	General	48	12 th	98172 66569
6	Hans Raj s/o Sh. Amar Singh	Member	General	47	10 th	76588 85744
7	Nek Ram s/o Sh. Amar Singh	Member	General	41	8 th	86792 86593
8	Lal Singh s/o Sh. Pandtu Ram	Member	General	85	5 th	82192 55132
9	Sumer Nanda s/o Sh. Lakhu Ram	Member	ST	62	10 th	94598 88001
10	Rameshwar Kumar s/o Sh. Bramha	Member	General	59	10 th	86794 06059
11	Narain Singh s/o Sh. Daggu	Member	General			
12.	Gurdev s/o Sh.Karam Chand	Member	SC	36	5 th	8679406059

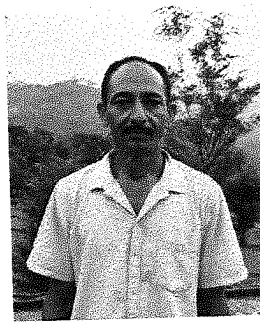
Photograph of Self Help Group members



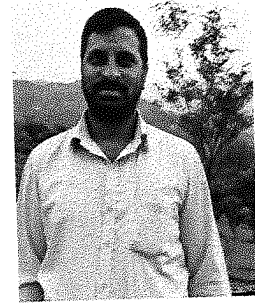
**Om Prakash
(Pradhan)**



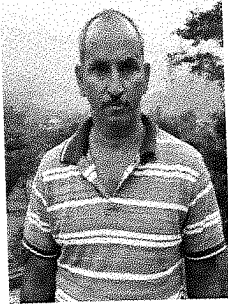
**Prakash Chand
(Secretary)**



**Suresh Kumar
(Member)**



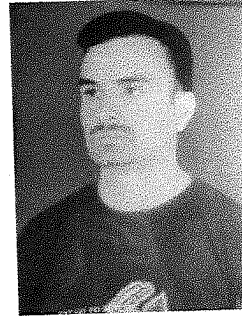
**Hans Raj
(Member)**



**Lekh Raj
(Member)**



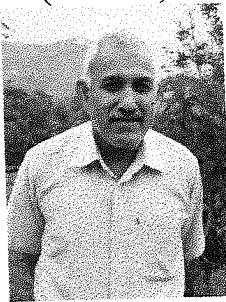
**Hans Raj
(Member)**



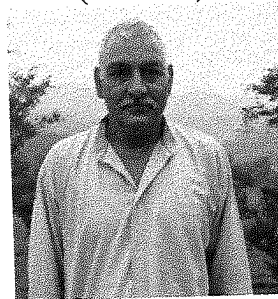
**Nek Ram
(Member)**



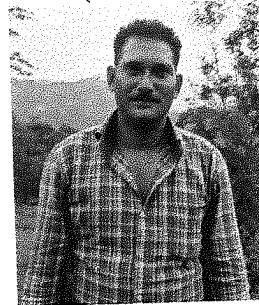
**Lal Singh
(Member)**



**Sumer Nanda
(Member)**



**Rameshwar Kumar
(Member)**



**Gurdev
(Member)**

3.1 Shakti Self Help Group Dhalyat

2.1.	Name of SHG	::	Shakti
2.2	SHG/CIG MIS Code No	::	-
2.3	VFDS	::	Dhalyat
2.4	Range	::	Sarkaghat
2.5	Division	::	Suket
2.6	Village	::	Dhalyat
2.7	Block	::	Gopalpur
2.8	District	::	Mandi
2.9	Total no of members in SHG	::	12
2.10	Date of formation	::	Jan 2021
2.11	Bank Name and details	::	
2.12	Bank A/C No.	::	
2.13	SHG/monthly saving	::	Rs.1200/-Month
2.14	Total Saving	::	4400
2.15	Total inter-loaning	::	Yes
2.16	Cash Credit limit	::	-
2.17	Repayment status		Quarterly Bases

4. Geographical detail of the Village

3.1	Distant from District HQ	:	40 km
3.2	Distant from Main Road	:	0 Km (But from main road 100 to 200 mts) approximately
3.3	Name of Local Market and distant	:	Sarkaghat 25 KM Rewalsar 26 kms, Mandi 50 kms app.
3.4	Name of main Cities and distant	:	Sarkaghat 25 k m Sunder nagar, 50 kms, Mandi 50 kms app.
3.5	Name of the main cities where Products will be sold/ marketed	:	Sundernagar, Rewalsar Sarkaghat and Mandi.
3.6	Status of backward and forward linkages	:	Backward linkages Training, (KVK)compost bags span added (Horticulture dept.) and Forward linkages Markets exits suppliers etc.

5. Description of product related to Income Generating Activity.

4.1	Name of the Product	::	The Group will be involved in production of Button Mushrooms and Dhingri in controlled environment.
4.2	Method of Product Identification	::	Though the entire Group member grows seasonal vegetable crops. As their land holding is very small, has reached in saturation point of production, so they are not able to meet out their financial requirements' therefore it has been decided by the group member that Mushroom cultivation will enhance their income. Further they usually go to sell their traditional crops in Sarkaghat, Rewalsar, Sunder Nagar and Mandi Market. Market linkages are already in place. They do not have to spend extra time and money for marketing Mushrooms.
4.3	Consent of SHG /CIG/ Cluster	::	Consent is attached as an Annexure.

6. Production Processes.

The training of Mushroom cultivation has been arranged by JICA project at KVK Sundernagar. The full cost of training with spot demonstration is born by the JICA Project.

The Group decided initially to start with Dhingri Mushroom Production, as training has been completed during February and the following months of march April/May, June July are more suitable for cultivating this mushroom. 250 Compost spawn added Bags will be purchased and fixed in hired/ rented room.

Three tier wooden /Bamboo racks fitting, along with two Exhaust fans one for fresh air and other at the bottom to expel out the inner air will be installed. one ceiling Fan to lower the room temperature and other (heat blower) to increase the room temperatures, one Dry and wet thermometers will be installed in the hall to maintain the required room temperature. The room will be washed and sanitized with formalin (5ml/liter) twice to thrice before loading the Bags. The business plan with two crops of Button Mushrooms and two crop of Dhingri (70 to 75 days cycle for each). (August to Feb are best months for Button Mushroom and March to July for Dhingri) has been prepared after having through discussions with the group.

The Group members will work 1hrs daily, half an hour in the morning and half an hour in the evening.

7. Description of Production Planning:

7.1	Production Cycle(75 days)	::	<p>In Mandi district Button Mushroom can be grown from September to March. After adding spawn in the compost bag, mushroom takes 30 to 40 days to pinup. There after three flushes can be taken .In total 75 days are required to take the three flushes of mushroom crop. The production cycle of one crop will be 75 days.In a year four cycles of crop will be repeated as per detailbelow:-</p> <p>1stcrop of Dhingri Mushroom (May to end of July). 2ndcrop of Button Mushroom (Sept to November = 75days) 3rd crop of Button Mushroom, (Nov to January =75 days) 4th crop of Dhingri Mushroom (February to April= 75 days)</p>
7.2	Manpower required (No)	::	<p>Initially whole group will work together to install/ construct theracks, clean the room andcarry compost bags from the road toproduction sites. Thereafter for first 30 days2 persons for 1hours (1/2 an Hour Morning and ½ an hour evening) on rotation bases will work for cleaning, moistening, temperature regulation etc.</p> <p>For next 31 to 75 days 4-person 3hours for harvesting, caging soil, cleaning, weighing and packing.</p> <p>Marketing hours are not included as one of the members will sell mushrooms along with vegetables in the market regularly.</p> <p>Compost making 4 persons will work for 2hours for 2 days.</p> <p>Labour work will be for total 706 hrs, if we divide it by 8 (hours) it will be 88 days and multiply it by wages rate of Rs 275/day then the cost of labour comes out to be Rs 24200/-</p>
7.3	Source of raw material	::	<p>Horticulture Department, Palampur and Solan District of Himachal Pradesh. Generally, all materials are available in Sundernagar KVK.</p>
7.4	Source of other Resources.	::	<p>-do-</p>

7.5	(i) Quantity required for Button Mushroom (75days) (ii) Quantity required for one cycle of Dhingri i.e75days	::	250 Compost Spawn added Bags, Formalin, 200ml, Bavistin 100 g, packing material (polythene sleeves) 3kg. For Dhingri Spawn: 25 kg, Wheat or other crop straw: 500 kg, Formaline: 2 liter, Bavisitn: 100 g, Polysheet: 1 300 transparent Polythene Bags for Dhingri compost, Polythene sleeves 5 kg (3kg for fresh and 2 kg for replacement of torn bags)
7.6	Expected production in 75days	::	Dhingri :-The average production of Dhingri from one bag of compost is around 1.6 kg. For250bagstheyieldwillbe 400 kg of Dhingri. ButtonMushrooms :- The average production of Mushroom from one Bag is 2.0 kg /1Bag = 2.0 kg 250 Bagsx 2.0kg.= 500kg .

8. Description of Marketing /Sale

8.1	Potential Market Places	::	Durgapur, Rewalsar, Mandi, Sundernagar.
8.2	Distance from unit	::	Durgapur 10 Km, Rewalsar 21 Km, Mandi 45 Km, Sundernagar 55 Km.
8.3	Demand of the Product in Market		Mushrooms are always in demand throughout the year.
8.4	Process of Identification of Market	::	The market for vegetable selling is well established in Sundernagar town.
8.5	Impact of seasonality on Market.	::	Mushrooms are all weather delicacy and are in high demand throughout the year. However, during summer, and marriage ceremonies demand rises high.
8.6	Potential buyers of the Product.	::	Potential Market Buyers are Hospitals, Hotels, Hostels, Shops, Local residents/ Marriage and other ceremonialoccasions etc.
8.7	Potential consumers in the area.	::	All Health-conscious citizens /Households.
8.8	Marketing mechanism of the Product.	::	Daily supply of the Mushrooms to the Market on Demand Basis and group will also sell these in open Market of R e w a l s a r and Durgapur Bazar along with local vegetables.

8.9	Marketing strategy of the Product.	::	Initially group will contact all the vegetable retail sellers of Sundernagar town, thereafter on increase of production, the retail sellers of Mandi market will also be contacted to sell their product on net rate or commission basis.
8.10	Product Branding.	::	“Dhalyat Fresh Mushrooms”.
8.11.	Product Slogan	::	“ Mushroom Khao Sehat Banao. ”

9. Description of Management among the Members

All Members will take training and divide themselves for daily work operations, Marketing, Linkages with department and with VFDS.

10. SWOT Analyses

Sl.no	Detail/Items	:	Description
1.	Strength	::	All Group members are like minded, well adapted to local and social environment. Production cost is less, Produce is of high quality and Demand, growing cycles are short, production will be throughout the year. Readymade Compost bag are available with Horticulture department at Palampur and Solan. For SHG Financial support Trainings and exposures will be organized by JICA Forestry Project.
2.	Weakness	::	New elf- help Group, lack of experience in Mushroom production /cultivation.
3.	Opportunity	::	Demand is high and return is high.
4.	Threats	::	Internal Conflict in Group, lack of Transparency, and lack high Risk bearing capacity

11. Description of Potential risks and measures to mitigate them

Sl.no	Potential risks	:	Measures to mitigate them.
1.	1. At times Harmful infection can destroy the crop. 2. Temperature maintenance and regulations 3. Market saturation	:	First of all, cleanness is to be maintained by washing hands and feet with soap and dip in formalin solution before entering into the room. Only 2 to 3 persons will enter the room with full kit (cap, Gloves, apron etc.). Regular sprays to avoid fungal attack. With the help of thermo meters, the required temperatures will be maintained with given devices. To do Value addition or dry mushrooms for making Mushroom Pickles, soups and other products etc. in the later Years of production.
2.	Internal Conflict in Group, Transparency	:	Conflicts to be dealt within the initial stage, to eradicate the cause. Equal exposure to all Group members, equal benefit sharing needed Give Respect, and honour to every member.
3.	Market	:	Market is always fluctuating; Demand and supply are always at variance. So members to keep on searching new markets and buyers.
4.	Production	:	Production will be increased slowly as per the market Demand and members' experience.

12. Description of Economics of the Project.

1st Cycle

S.No	PROJECT COST	Amount in Rs.
A	Capital cost	
A.1	Construction of three tire wooden/Bamboo racks fitting	15,000
a	Ceiling Fan(1No)	2500
b	Exhaust fans (2)	3000
c	Room heat/blower/	1500
d	Dry and wet thermometer (1set)	1000
e	Weighing electronic machine (1no)	900
f	Hot plastic ceiling rod (1no)	800
g	Medium spray pumps (1no)	1800
h	Set of sharp knives no (1set)	75
i	Scissor, (2no)	400
j	Trays/Basket (6no)	600
k	Crate (4no).	2400
l	Water tanks 1000 litre 1no including carriage	8000

m	Water and electricity fitting material & Charges	4000
n	Miscellaneous expenditure	3000
	Total Capital Cost	44975
B. RECURRING COST of First Cycle (75 days)		
B.1	Cost of Rented Room 1 Hall (mushroom growing Unit) @ Rs. 1000/ Month. (3month) =	3,000
B.2	Formalin	600
B.3	Labour wages 88 day=(@Rs 275/day)= Rs 24200	24200
B.4	Dhingri Compost Bags 250 no @Rs 40 per bag and other raw Material including carriage	10000
B.5	Packaging (packaging material etc.)	3000
B.6	Transportation	1000
B.7	Electricity and water usage charges @ Rs1000 per month	3000
B.8	Miscellaneous expenditure (stationery, Bill book, receipt etc.)	1500
	Recurring Cost of one cycle=B1+B2+B3+B4+B5+B6+B7+B8	46300
	Total Project cost (A+B)=44975+ 46300=91275	91275

Cost Benefit Analysis First Cycle:-

Sr. No	Particular	Unit	Quantity/no	Rate	Amount in (Rs)
A	Depreciation 10% on Capital Cost	Month	3	10%	1125
B	Recurring Cost for 3Months				
1.	Cost of Rented room 1 Hall (mushroom growing Unit) @Rs1000/ Month.(3month)	Month	3	1000	3,000
2.	Formalin containing 250 in each Bottle.	No	2 bottle	300	600
3.	Labour wages 88 days=(@ Rs 275/day) = Rs. 24200	Days	88	275	24200
4.	Dhingri Compost Bags 250 no @ Rs. 40 per bag and other raw material including carriage	No	250	40	10000
5.	Packaging (Packaging material etc.)	Kg	5	600	3000
6.	Transportation Charges	-	-	-	1000
7.	Electricity and water usage charges @Rs 1000 per month	Month	3	1000	3000
8.	Miscellaneous expenditure (stationery, Bill book, receipt etc.)		L/S	-	1500

	Total			46300
9.	Total Production in Kg.	Dhingri Compost		400 kg 500 kg
10.	Sale of Production in Kg.	Dhingri 400 kg @ Rs 150 Compost 500 kg @ 5		60000 2500
			Total	62500
11.	Total Benefit	62500-(1125+46300)		15075
12.	Grossprofit	Total Profit + Labour wages+ Room Rent 15075+(24200+3000)=		42275
13	Net amount out of benefit to be reserved for Returned of 2 nd and 3 rd installment			14494
14.	Amount available for Distribution of benefit among members in 1st cycle=Sale of product– (Principal amount + interest +recurring cost +Remaining amount of 2nd and 3rd installment) 62500–(18563+1437+46300+14494)			-18294

Note: - Out of amount Rs 14494 will be kept reserve for payment of remaining amount of loan of 2nd and 3rd installment.

Cost Benefit Analysis Second Cycle

Sr. no	Particular	Unit	Quantity/no	Rate	Amount in (Rs)
A	Depreciation 10% on Capital Cost	Month	3	10%	1125
B	Recurring Cost for 3 Months				
1.	Cost of Rented room 1 Hall (mushroom growing Unit) @ Rs1000/Month. (3 month)	Month	3	1000	3,000
2.	Formalin containing 250 in each Bottle.	No	2 bottle	300	600
3.	Labour wages 88 days=(@ Rs 275/day) =Rs24200	Days	88	275	24200
4.	Button Mushroom Compost Bags 250 no@ Rs 90 per bag and other raw material Including carriage	No	250	90	22,500
5.	Packaging (packaging material etc.)	Kg	2.5	600	1500
6.	Transportation Charges	-	-	-	1000
7.	Electricity and water usage charges @Rs 1000 per month	Month	3	1000	3000
8.	Miscellaneous expenditure (stationery, Bill book, receipt etc.)		L/S	-	1500
	Total				57300

9.	Total Production in Kg.	Button Mushroom Compost	750kg
10.	Sale of Production in Kg.	500 kg @ Rs150 Compost 750 kg @ Rs10	75000 7500
		Total	82500
11.	Total Profit	82500 -(1125+57300)	24075
12.	Gross profit	Total Profit + Labour wages+ Room Rent 24075+(24200+3000) =	51275
13.	Amount available for Distribution of benefit among members in second cycle= Sale of product – (Principal amount + interest + recurring cost) 82500–(19032 + 968 + 57300)		5200

Note: - Out of amount Rs. 14494 kept reserve in first cycle the above amount Rs. 7300 will be paid for second installment of loan and remaining amount Rs. 7194 will be kept reserve for third installment.

Cost Benefit Analysis Third Cycle

Sr. No	Particular	Unit	Quantity/no	Rate	Amount in (Rs)
A	Depreciation 10% on Capital Cost	Month	3	10%	1125
B	Recurring Cost for 3 Months				
1.	Cost of Rented room 1 Hall (mushroom growing Unit) @Rs1000/Month.(3month)	Month	3	1000	3,000
2.	Formalin containing 250 in each Bottle.	No	2 bottle	300	600
3.	Labour wages 88 days=(@ Rs 275/day) =Rs.24200	Days	88	275	24200
4.	Button Mushroom Compost Bags 250 no @ Rs 90 per bag and other raw material including carriage	No	250	90	22,500
5.	Packaging (packaging material etc.)	Kg	2.5	600	1500
6.	Transportation Charges	-	-	-	1000
7.	Electricity and water usage charges @ Rs 1000 per month	Month	3	1000	3000
	Total				55800
8.	Total Production in Kg.	Button Mushroom Compost			500kg 750kg
9.	Sale of Production in Kg.	500 kg @ Rs 150 Compost 750 kg @ Rs 10			75000 7500
		Total			82500
10.	Total Profit	82500 - (1125 + 55800)			25575

11.	Grossprofit	Total Profit + Labour wages+ Room rent 25575 +(24200 + 3000)=	52775
13.	Amount available for Distribution of benefit among members in third cycle= Sale of product- (Principal amount + interest + recurring cost) 82500 -(19405+489+55800)		6806

Note:-Out of remaining amount Rs.7194 kept reserve in second cycle the above amount will be paid third installment of loan.

Cost Benefit Analysis Fourth Cycle

Sr. no	Particular	Unit	Quantity/no	Rate	Amount in (Rs)
A	Depreciation 10% on Capital Cost	Month	3	10%	1125
B	Recurring Cost for 3 Months				
1.	Cost of Rented room 1 Hall (mushroom growing Unit) @Rs1000/Month.(3 month)=	Month	3	1000	3,000
2.	Formalin containing 250 in each Bottle	No	2 bottle	300	600
3.	Labour wages 88 days=(@ Rs 275/day) =Rs24200	Days	88	275	24200
4.	Dhingri Compost Bags 250 no @ Rs. 40 per bag and other raw material including carriage	No	250	40	10000
5.	Packaging (packaging material etc.)	Kg	5	600	3000
6.	Transportation Charges	-	-	-	1000
7.	Electricity and water usage charges @ Rs 1000 per month	Month	3	1000	3000
	Total				44800
9.	Total Production inKg.	Dhingri Mushroom Compost			400kg 500kg
10.	Sale of Production in Kg.	Dhingri 400 kg @ Rs 150 Compost 500 kg @ 5			60000 2500
				Total	62500
11.	Total Profit	62500 -(1125+44800)			16575
12.	Gross profit	Total Profit + Labour wages + Room rent 16575 +(24200+3000) =			43775
13.	Amount available for Distribution of benefit among members in fourth cycle= Sale of product -(Principal Amount +Interest + recurring cost for nextcycle) =43775-(0+0+44800)				(-)1025

C.	INCOME	
C.1	Direct income	
	(i) FirstCycle Dhingri	(-) 18294
	(ii) SecondCycle Button Mashroom	5200
	(iii) ThirdCycle Button Mashroom	6806
	(iv) FourthCycle Button Mashroom	(-) 1025
	Total Direct Income	0
C.2	Indirect Income	
	Labour wages	
	(i) First Cycle	24200
	(ii) Second Cycle	24200
	(iii) Third Cycle	24200
	(iv) Fourth Cycle	24200
	Total	96800
	RoomRent	
	(i) First Cycle	3000
	(ii) Second Cycle	3000
	(iii) Third Cycle	3000
	(iv) Fourth Cycle	3000
	Total	12000
	Total Indirect Income	108800
	Gross Income	108800

13. Summary of Economics

(a) Cost of Production in Four Circle

Sr. No.	Particular	Amount in Rs.
1	Total Recurring Cost	
	(i) FirstCycle Dhingri	46300
	(ii) Second Cycle Button Mashroom	57300
	(iii) Third Cycle Button Mashroom	55800
	(iv) Fourth Cycle Dhingri	44800
	Total	204200

2	10% Depreciation values on Capital Cost (Annually).	4498
3	10% Interest on Loan	2894
	Total	211592

(b) Abstract of Production Cost

Sr.No	Details	Amount (Rs)
1	Recurring cost	204200
2	10% depreciation value on capital cost	4498
3	10% Interest on loan	2894
	Total	211592

(c) Assessment of sale value

Sr.No	Details	Unit	Amount(Rs)
1	Recurring cost (204200/1800)	Kg	114
2	Profit Fixed 32%	Kg	36
	Total		150
3.	Market Price	Kg	150

14. Benefit Cost Analysis (Yearly)

Sr.No	Particulars	Amount(Rs)
1	10% depreciation on capital cost (a)	4498
2	Recurring cost (b)	
2.1	Room Rent	12000
2.2	Labour	96800
2.3	Cost of compost bag	65000
2.4	Formalin	2400
2.5	Packaging (packaging material etc.)	9000
2.6	Transportation Charges	4000
2.7	Electricity and water usage	12000
2.8	Miscellaneous expenditure (stationery, Bill book, Receipt etc.)	3000
	Total	204200
3	Total Production of Dhingri and Button Mushroom	1800Kg
4	Sale value of Dhingri and Button Mushroom	270000
5	Sale value of compost	20000
	Total	290000
6	Total Profit = Sale value-(Capital cost + Recurring cost) =290000-(44975+204200)	40825

7	Gross Profit= Total profit + Labour wages + Room rent =40825+96800+12000	149625
8	Distribution of profit among the members of group after four cycle = Total Profit – (Principal amount +Interest+ Recurring cost for fifth cycle) =40825-(0+0+44800)	-3975

Note:-This amount is excluding Labour wages and room rent.

From the above it is clear that each member will get no additional income after completion of four cycles of 75 days. The overall benefit of 40825 is in the form of the recurring cost of fifth cycle stand invested.

15. Resources of Funds and Fund Requirement

Sr. No	Detail of Resources	Amount in Rs.
1	Project share on Capital cost of 44975 (50%)	22488
2.	Monthly contribution till date	4400
3.	Loan from bank	57000
	Total	83888

- Rs. one lac will be provided to self help Group as a revolving fund to take the loan from bank.
- 50% of Capital cost will be borne by Project.

16. Computation of Break – even Point

Break-even Point=Capital Cost/Sale/kg.-Recurring Cost/Kg.

$$=44975/150 -114$$

$$=44975/36=1249\text{Kg}$$

After sales of 1249 kg Dhingri and Button mushroom breakeven point can be achieved after three months.

17. Loan Repayment Schedule on (10%Interest)

S.no	Month	LoanReturn			Cumulative Loan Return	LoanRemains		
		Princip al Amount	Interest	Total		Princip al Amount	Interest	Total
	Month-1	0	0	0	0	57000	475	57475
2	Month-2	0	0	0	0	57475	479	57954
3	Month-3	0	0		0	57954	483	58437
4	Month-4	18563	1437	20000	20000	38437	320	38757
5	Month-5	0	0	0	0	38757	322	39057
6	Month-6	0	0	0	0	39057	326	39383
7	Month-7	19032	968	20000	20000	19405	162	19567
8	Month-8	0	0	0	0	19567	163	19730
9	Month-9	0	0	0	0	19730	164	19894
10	Month-10	19405	489	19894	19894	0	0	0
11	Total	57000	2894	59894	59894		2894	

18. Remarks:

The forth coming vision of the Group is to enhance their income by value addition in the form of Pickles, readymade soups, dried mushrooms etc.

Surprising Mushroom Health Benefits for Your Skin, Brain, and Bones

"They contain many minerals, like selenium, potassium, copper, iron and phosphorus that are not often found in plant-derived foods."

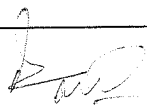
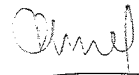
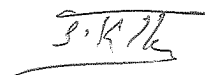
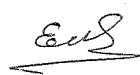


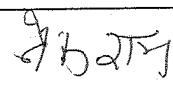
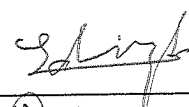
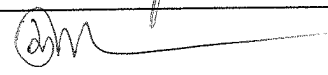

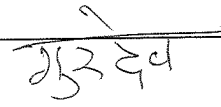
1. Mushrooms may help keep you young.
2. Mushrooms can protect your brain as you age.
3. Mushrooms may boost your memory.
4. Mushrooms can help your heart health.
5. Mushrooms can assist in strengthening your bones.
6. Mushrooms will help give you energy
7. Mushrooms helps infighting many diseases specially CANCER.


Delicacy of Mushrooms is special Dish, Tasty, Healthy and affordable.

Annexure


We the member group here by consented to actively participate in the IGA activity Opted by the group (Vegetable Production activity) as per the guideline of JICA project For Improvement of HP Ecosystems management and livelihood and coordination with the VFDS.

The detail of members is as under

Sr. No.	Name	Designation	Category	Signature
1.	Om Prakash s/o Sh. Pistu Ram	President	S/T	
2.	Prakash Chand s/o Sh. Nand Lal	Secretary	Gen.	
3.	Suresh Kumar s/o Sh. Bhikham Ram	Member	Gen.	
4.	Hans Raj s/o Sh. Om Prakash	Member	S/T	
5.	Lekh Raj s/o Sh. Nand Lal	Member	Gen	
6.	Hans Raj s/o Sh. Amar Singh	Member	Gen	
7.	Nek Ram s/o Sh. Amar Singh	Member	Gen	
8.	Lal Singh s/o Sh. Pandtu Ram	Member	Gen.	
9.	Sumer Nanda s/o Sh. Lakhu Ram	Member	S/T.	
10.	Rameshwar Kumar s/o Sh. Bramha	Member	Gen	
11.	Narain Singh s/o Sh. Dagu	Member		
12.	Gurdev s/o Sh. Karam Chand	Member	S/e	

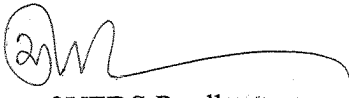

Signature of secretary


सचिव
ग्रामीण वन विकास समिति
धलैत नैहरा पंचायत थौना
जिला मण्डी हि०प्र०


Signature of Pradhan

प्रधान
ग्रामीण वन विकास समिति
धलैत नैहरा पंचायत थौना
जिला मण्डी हि०प्र०


Signature of VFDS Secretary



Signature of VFDS Pradhan
ग्रामीण वन विकास समिति
धलैत नैहरा पंचायत थौना
जिला मण्डी हि०प्र०


Signature of Fgd


Signature of Block Officer


Signature of RFO

Approved by DMU


Divisional Forest Officer
Suket Forest Division
Sunder Nagar (HP)