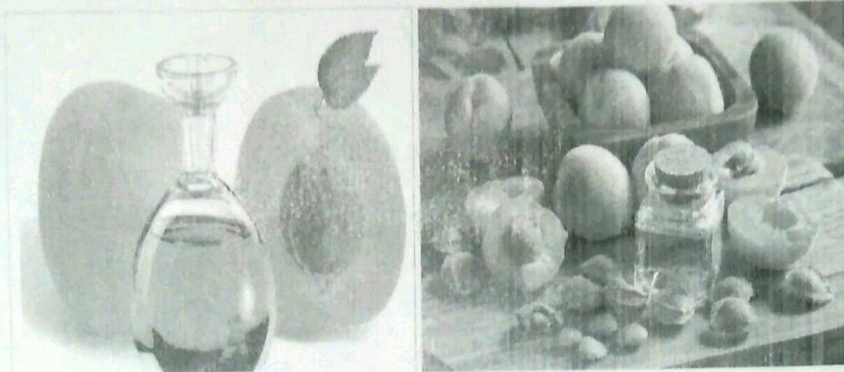


BUSINESS PLAN

INCOME GENERATING ACTIVITY – Extraction of Chuli Oil

by

Jai Panch Veer - Self Help Group



SHG/CIG Name	::	Jai Panch Veer
VFDS Name	::	Kandhar Suga
Range	::	Saahan
Division	::	Rampur

Prepared under:



DMU Officer-cum-DCE,
Rampur Forest Division, H.P.

**Project for Improvement of Himachal Pradesh Forest Ecosystems
Management & Livelihoods (JICA Assisted)
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1. Description of SHG/CIG

2.1	SHG/CIG Name	::	Jai Panch Veer
2.2	VFDS	::	Kandhar Suga
2.3	Range	::	Sarahan
2.4	Division	::	Rampur
2.5	Village	::	Kandhar
2.6	Block	::	Rampur
2.7	District	::	Shimla
2.8	Total No. of Members in SHG	::	12 (Female-12)
2.9	Date of formation	::	March 2021
2.10	Bank a/c No.	::	
2.11	Bank Details	::	
2.12	SHG/CIG Monthly Saving	::	
2.13	Total saving		
2.14	Total inter-lending		-
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

2. Beneficiaries Detail:

Sr. No	Name (Smt.)	Father/Husb and Name (Sh.)	Age	Category	Income Source	Address
1	Meena Devi	Kishori Lal	53	General	Agriculture	Vill.Kanhar P.O. Sarpara Tehsil Rampur Distt. Shimla (HP)
2	Devka Devi	Roshan Lal	45	General	Agriculture	Vill.Kanhar P.O. Sarpara Tehsil Rampur Distt. Shimla (HP)
3	Nikita	AshwaniS	20	General	Agriculture	Vill.Kanhar P.O. Sarpara Tehsil Rampur Distt. Shimla (HP)
4	Kirti Devi	Labh Singh	49	General	Agriculture	Vill.Kanhar P.O. Sarpara Tehsil Rampur Distt. Shimla (HP)
5	Sanam Devi	Vinod Sadani	36	General	Agriculture	Vill.Kanhar P.O. Sarpara Tehsil Rampur Distt. Shimla (HP)
6	Sunita Devi	Alok Sadani	42	General	Agriculture	Vill.Kanhar P.O. Sarpara Tehsil Rampur Distt. Shimla (HP)
7	Birma Devi	Mast Ram	48	General	Agriculture	Vill.Kanhar P.O. Sarpara Tehsil Rampur Distt. Shimla (HP)
8	Kunta Devi	Karam Chand	50	General	Agriculture	Vill.Kanhar P.O. Sarpara Tehsil Rampur Distt. Shimla (HP)
9	Purva Devi	Amar Singh	46	General	Agriculture	Vill.Kanhar P.O. Sarpara Tehsil Rampur Distt. Shimla (HP)
10	Bharti Devi	Yog Raj	38	General	Agriculture	Vill.Kanhar

						P.O. Sarpara Tehsil Rampur Distt. Shimla (HP)
11	Heema Devi	Narinder Lal	53	General	Agriculture	Vill.Kanhar P.O. Sarpara Tehsil Rampur Distt. Shimla (HP)
12	Chanu Devi Mehta	Roshan Lal	50	SC	Agriculture	Vill.Kanhar P.O. Sarpara Tehsil Rampur Distt. Shimla (HP)

3. Geographical details of the Village

3.1	Distance from the District HQ	::	160 Km
3.2	Distance from Main Road	::	8 Km
3.3	Name of local market & distance	::	Rampur 30 Km
3.4	Name of main market & distance	::	Rampur- 30 Km
3.5	Name of main cities & distance	::	
3.6	Name of places/locations where product will be sold/ marketed	::	Villages covered – Kandhar, Suga, Sarpara.

4. Executive Summary

Since this area is situated in a horticultural belt and most of the people are involved in this activity. Apart from apple stone fruits like almond, chuli(apricot) etc. are also being raised by the people. The seeds of the Chuli(apricot) are being used by the people for extracting oil. At present the whole process is by way of taking the raw material to a Kohlu situated at Rampur. So to extract the oil in village itself the people of the village Kinnu exhibit their willingness to adopt this activity as income generation activity. Accordingly the people were sensitized and a Self Help Group **Jai Panch Veer** was formed.

5. Description of product related to income generating activity

1	Name of the Product	Chuli oil
2	Method of product identification	This activity has been decided by SHG members.
3	Consent of SHG/ CIG / cluster members	Yes

6. Description of Production Planning

6.1	Time taken	::	The activity to be taken up on seasonal basis
6.2	Number of members involved	::	12.
6.3	Source of raw materials	::	Village itself
6.4	Source of other resources	::	Local market/ Main market
6.5	Expected Qty. per day	::	23 ltr. per day from 50 kg. of seeds.

7. Description of Marketing/ Sale

7.1	Potential market places/locations	::	Village itself, Sarahan, Jeori and Rampur
7.2	Demand	::	Throughout year.
7.3	Process of identification of market	::	Group members will contact nearby villages/market
7.4	Marketing Strategy		SHG members will directly take orders from nearby villages/market.

8. Risk Analysis

- Skill based
- Demand driven
- Highly competitive market

9. Description of Management among members

By mutual consent SHG group members will decide their role and responsibility to carry out the work. Work will be divided among members according to their mental and physical capabilities.

- Some group members will involve in Pre-Production process (i.e.- procuring of raw material etc)
- Some group members will involve in Production process.
- Some group members will involve in Packaging and Marketing.

10. Description of Economics:

A. CAPITAL COST				
Sr.No	Particulars	Quantity	Unit Price	Total Amount (Rs.)
1	Oil expeller machine	1	100000	100000
2	Caps, gloves etc	L/S	L/S	5000
3	Almirah	1	LS	5000
4	Chairs, Table etc	Approx	LS	5000
Total Capital Cost (A) =				115000

B. RECURRING COST					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Chuli raw material from local market	Kg	1000	300	300000
2	Plastic bottles(200 MI,500MI,750 MI)Sewing threads	No.	2500	10	25000
3	Rent	Month			1500
4	Other (stationary, electricity bill, transportation, machine repair)	Month			10000
Total Recurring Cost (B)					336500

C. Cost of Production (Monthly)		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	336500
2	10% depreciation annually on capital cost	955
Total		337455

D. Selling price				
Sr.No	Particulars	Unit	Quantity	Amount (Rs)
1	Chuli oil	Lt	1	1100

11. Analysis of Income and Expenditure (Monthly):

Sr.No	Particulars	Amount (Rs)
1	10% depreciation monthly on capital cost	963
2	Total Recurring Cost	336500
3	Total quantity of oil extracted per month	460 Ltr (approx quantity)
4	Selling Price of oil	1100
5	Income generation (460*1100)	506000
6	Net profit (506000 - 337463)	168537
7	Distribution of net profit	<ul style="list-style-type: none"> • Profit will be distributed equally among members monthly basis. • Profit will be used for further investment in IGA • Some income to the group will be generated by way of expelling charges to be levied to the villagers as every household of the area has got chuli seeds for extraction and at present the same is being done from Rampur.

12. Fund requirement:

Sr.No	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	115500	57750	57750
2	Total Recurring Cost	336500	0	336500
3	Trainings	80000	80000	0
	Total	532000	137750	394250

Note-

- **Capital Cost** - 50% of capital cost to be covered under the Project
- **Recurring Cost** - To be borne by the SHG/CIG.
- **Trainings/capacity building/ skill up-gradation** - To be borne by the Project.

13. Sources of fund:

project support;	<ul style="list-style-type: none">• 50% of capital cost will be utilized for purchase of machines.• Upto Rs 1 lakh will be parked in the SHG bank account.• Trainings/capacity building/ skill up-gradation cost.	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none">• 50% of capital cost to be borne by SHG.• Recurring cost to be borne by SHG	

14. Trainings/capacity building/skill up-gradation

Trainings/capacity building/ skill up-gradation cost will be borne by project.

Following are some trainings/capacity building/ skill up-gradation proposed/needed:

- Team work
- Quality control
- Packaging and Marketing
- Financial Management

15. Loan Repayment Schedule- If the loan is availed from bank it will be in the form of cash credit limit and for CCL there is not repayment schedule; however, the monthly saving and repayment receipt from members should be routed through CCL.

- In CCL, the principal loan outstanding of the SHG must be fully paid to the banks once a year. The interest amount should be paid on a monthly basis.
- In term loans, the repayment must be made as per the repayment schedule in the banks.

16. Monitoring Method –

- Social Audit Committee of the VFDS will monitor the progress and performance of the IGA and suggest corrective action if need be to ensure operation of the unit as per projection.

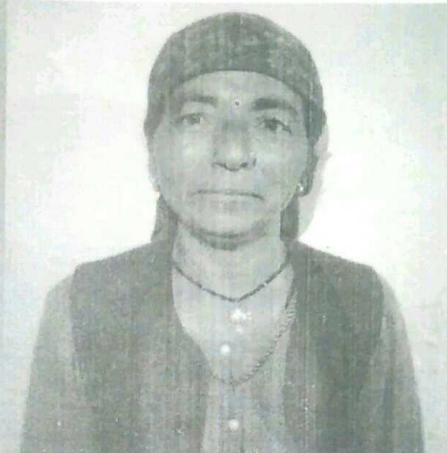
- SHG should also review the progress and performance of the IGA of each member and suggest corrective action if need be to ensure operation of the unit as per projection.

17. Remarks

Group members Photos-



Nikita



Devka Devi



Meena Devi



Kirti Devi



Sunita Devi



Sanam Devi



Kunta Devi



Bharti Devi



Purva Devi



Chanu Devi



Heema Devi



Birma Devi

Resolution-cum-Group Consensus Form

It is decided in the General House meeting of the Self Help Group.....Jai Panchveer.....held on
Oct, 2021.....at Kandhen.....that our Self Help Group will undertake the
Chuli oil.....as Livelihood Income Generation Activity under the Project for Improvement of
Himachal Pradesh.

Forest Ecosystem Management & Livelihoods. (JICA Assisted).


प्रधान
जय देवता पंचवीर
स्वयं सहायता समूह कान्धार
शंहराबागपुर, जिला (हि.प्र.)

Signature of


सचिव
जय देवता पंचवीर
स्वयं सहायता समूह कान्धार
शंहराबागपुर, जिला (हि.प्र.)

Signature of

Business Plan Approval by VFDS & DMU

Jai Panchvir.....Self Help Group will under Take the Chuli oil.....

As Livelihood generation Activity under the Project for improvement of Himachal Pradesh forest ecosystems & Management & livelihood (JICA Assisted). In this regard Business Plan of Amount (Rs.) 2,00,000/-.....has been submitted by this group on datedand this business plan has been approved by Kandhar Singh.....VFDS.

Business Plan with SHG resolution is being submitted to DMU through FTU for further action, please.

Thank you.

President [Signature]
Village Forest Development Society, Sugha-Kandhar
V.P.O. Sugha Teh Rampur Distt Shimla (H.P.)
Signature of VFDS Pradhan

Secretary [Signature]
Village Forest Development Society Sugha Kandhar
V.P.O. Sugha Teh Rampur Distt Shimla (H.P.)
Signature of VFDS Secretary

Approved
[Signature]
DMU Officer-cum-DCF,
Rampur Forest Division, H.P.