



Income Generation Activity Business Plan Mushroom Cultivation 2021



Nari Shakti CIG VFDS Bastori

SHG/ Name	::	Nari Sakti CIG
VFDS Name	::	Bastori
FTU/Range	::	Kullu
DMU/Division	::	Kullu
FCCU/ Circle	::	Kullu

Sponsored by PIHPFEM&L	Prepared by PMU JICA KULLU OFFICE& SHG BASTORI
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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 Kullu is 4th district in population wise

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 Lahaul and Spiti, Kinnaur, Mandi and Kangra districts which are bordered at North - North East, East, West and South Of Kullu respectively. The District is also a home to some of the Ancient settlements, Traditional Handloom and Apple Cultivation Fields & Beas River is the life line and main drain.

The largest valley in the district is called the Kullu Valley, which is also known as the Valley of the Gods. There is also a town called Kullu which sits on the banks of the Beas River in the central part of the valley. From the confluence of the Parvati River with the River Beas, the Parvati Valley runs eastwards, through a steep-sided valley from the town of Bhuntar. Another important valley in the district is the Lug valley Where people are hard working.

Forests and Forest ecosystems are the storehouse of rich biodiversity and play a vital role in preserving the fragile sloppy 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 Bastori VFDS two SHGs have been formed for implementing livelihood Improvement activities. One of these is, “Nari Shakti Self Help Group” concerned with Mushroom Cultivation. Group members belong to a weaker section of society and have less landholdings. To raise their socio-economic conditions, they decided to cultivate Button and Dhingri Mushrooms. Technical inputs for preparing Business plan was provided by Dr. Meenakshi, SMS Horticulture department stationed at Bajaura. Team consisting of Sh. Sandeep Singh Rana, MA O/o PD JICA Kullu, Shashi Bhushan Sharma, FTU Co-coordinator Bhutti Range Kullu, Ms. Nutan Forest Guard Bastori Beat prepared the business plan under the constant supervision and guidance of Meera Sharma IFS, Project Director JICA Kullu and Sh. Padam Singh Chauhan Rtd. DFO.

2. Executive summary

Bastori VFDS: -

Bastori VFDS falls underdevelopment block Kullu, Sari beat of Kullu range in Kullu forest Division.

Important features of VFDS: -

“Fungni Mata” famous local deity of the area is located above this VFDS area. People from far off area visit this religious site during August/September to get the blessings of Mata. In Addition, Sari Narayan Temple, Jeeva Narayan Temples are also located here. Devta Van Associated with Jeeva Narayan ji Devta is also located here

No. of Households	229
BPL families	19 = 8%
Total population	1047
Total Cattle	646

3. Description of SHG

The informal Nari Shakti SHG group was formed in October 2020 under Bastori VFDS to provide Livelihoods Improvement Support by up gradating skill and capacities. The group consists of poor and marginal farmers.

Nari Shakti SHG group is purely a women group consist of marginal and weaker section of the society having less land resources. Though all Group member grow high value cash crops Viz. Cauliflower, Cabbage, Peas, Garlic Onion Tomatoes etc. but as the land holding of these members is very small and the production level has reached near saturation, so in order to meet out their financial requirements’ they decided to go ahead with Mushroom cultivation which can enhance their income. There are 09 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	Name of Father/ Husband	Designation	Category	Age	Qualification	Cont. No.
1.	Smt. Anu Bala	Sh. Dharmender Kumar	Pradhan	SC	21	5	
2	Smt. Usha Kumari	Sh. Joginder Singh	Secretary	SC	17	8	
3	Smt. Meenu	Sh. Prakash Chand	Cashier	SC	18	10	
4	Smt. Rukmani	Sh. Vijay Kumar	Member	SC	32	10	
5	Smt. Reena	Sh. Ravi Kumar	Member	SC	28	5	
6	Smt. Pinki Devi	Sh. Tikam Chand	Member	SC	19	9	
7	Smt. Madhu Bala	Sh. Sanjay kumar	Member	SC	19	9	
8	Smt. Taramani	Sh. Tara Chand	Member	SC	-	5	
9	Smt. Kamla Devi	Sh. Atma Ram	Member	SC	36	0	

Photograph of CIG members

				
Anu Bala(Pradhan)	Usha(Secretary)	Meenu(Cashier)	Rukmony Member	Reena Member
				
Pinki Member	Madhu Member	Taramoni Member	Kamla Member	



Group Members and Project staff having Discussion on business plan issues.

3.1 Nari shakti SHG Group Bastori

2.1.	Name of SHG/	::	Nari Sakti
2.2	SHG/CIG MIS Code No	::	-
2.3	VFDS	::	Bastori
2.4	Range	::	Kullu
2.5	Division	::	Kullu
2.6	Village	::	Bastori
2.7	Block	::	Kullu
2.8	District	::	Kullu
2.9	Total no of members in SHG	::	9
2.10	Date of formation	::	October 2020
2.11	Bank Name and details	::	
2.12	Bank A/C No.	::	
2.13	SHG/ monthly saving	::	Rs.900/-month
2.14	Total Saving	::	5400
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	:	16 km
3.2	Distant from Main Road	:	13 Km (But from link road 300 to 400 mts) approximately
3.3	Name of Local Market and distant	:	Kullu, 16kms, Manali 50 kms app
3.4	Name of main Cities and distant	:	Kullu, 16kms Manali 50 kms approximate Bhunter35kms
3.5	Name of the main cities where products will be sold/ marketed	:	Kullu, Manali, Bhunter. But main Market is kullu.
3.6	Status of backward and forward link ages	:	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 high value cash 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 cash crops in Kullu Market. market linkages are already in place.They do not haveto spend extra time and. money for marketingMushrooms.
4.3	Consent of SHG/ CIG/ Cluster	::	Consent is attached as an Annexure.

6. Production Processes.

The training ofMushroom cultivation will be arranged by JICA project at KVK Bajaura. The full cost of training will be borne by the JICA Project.

The Group decided initially to start with Dhingri Mushroom Production, as training will be completed during February and March and the following monthsof 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.

Following the technical input of SMS Horticulture department Bajaura, the business plan with three crops of Button Mushrooms and one crop of Dhingri (70 to 75 days cycle for

each). (August to April are best months for Button Mushroom and May 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 :

6.1	Production Cycle (75 days)	::	In Kullu district Button Mushroom can be grown from August to April. After adding spawn in the compost bag, mushroom takes 30 to 40 days to pin up. Thereafter 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 detail below: - 1 st crop of Dhingri Mushroom (May to end of July). 2 nd crop of Button Mushroom (August to October =75 days) 3 rd crop of Button Mushroom, (November to January =75 days) 4 th crop of Button Mushroom (February to April = 75 days)
6.2	Manpower required (No)	::	Initially whole group will work together to install/ construct the racks, clean the room and carry compost bags from the road to production sites. Thereafter for first 30 days 2 persons for 1 hours (1/2 Hour Morning and 1/2-hour evening) on rotation bases will work for cleaning, moistening, temperature regulation etc. For next 31 to 75 days 4-person 3hours for harvesting, caging soil, cleaning, weighing and packing. Marketing hours are not included as one of the members will sell mushrooms along with vegetables in the market regularly. Compostmaking 4 persons will work for 2hours for 2 days. Labor work will be for total 706hrs, if we divide it by 8(hours) it will be 88days and multiply it by wages rate of Rs 275/day then the cost of labour comes out to be Rs24200/-
6.3	Source of raw material	::	Horticulture Department and Kullu, Palampur and Solan district of Himachal Pradesh. Generally, all materials are available in Kullu and Bajaura.
6.4	Source of other resources.	::	-do-

6.5	(i)Quantity required for Button Mushroom (75 days) (ii) Quantityrequired for one cycle of Dhingri.e 75 days	::	250 Compost Spawn added Bags, Formalin, 200ml, 250 transparent Polythene Bags for compost, packing material (polythene sleeves)3kg. For Dhingri 250 Bags compostSpawn added 250 transparent Polythene Bags forDhingri compost for replacement, Polythene sleeves 5 kg (3kg for fresh and 2 kg for replacement of torn bags)
6.6	Expected production in 75 days	::	Dhingri:- The average production of Dhingri from one bag of compost is around 10 kg . For 250 bags the yield will be 2500 kg of Dhingri. Button Mushrooms: - The average production of Mushroom from one Bag is 2.5 kg 1Bag =2.5kg 250 Bags x 2.5kg. = 625kg.

8. Description of Marketing / Sale

7.1	Potential Market Places	::	Kullu, Manali, Bhunter.
7.2	Distance from unit	::	Kullu, 16kms Manali 50 kms app Bhunter 35kms
7.3	Demand of the Product in Market		Mushrooms are always in demand throughout the year.
7.4	Process of Identification of Market	::	The market for vegetable selling is well established in Kullutown .
7.5	Impact of seasonality on Market.	::	Mushrooms are all weather delicacy and are in high demand throughout the year. However, during summer, due to Tourist and marriage ceremonies demandrises high.
7.6	Potential buyers of the Product.	::	Potential Market Buyers are Hospitals, Hotels, Hostels, Shops, Local residents/ Marriage and other ceremonial occasions etc.
7.7	Potential consumers in the area.	::	All Health-conscious citizens/ Households.

7.8	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 Sarwari and Dhalpur Bazar along with local vegetables.
7.9	Marketing strategy of the Product.	::	Initially group will contact all the vegetable retail sellers of Kullutown, thereafter on increase of production, the retail sellers of Bhunter and Manali market will also be contacted to sell their product on net rate or commission basis.
7.10	Product Branding.	::	“Bastori Fresh Mushrooms”.
7.11.	Product Slogan	::	“Mushroom Khao SehatBanao.”

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 Bajaura, For SHG Financial support Trainings and exposures will be organized by JICA Forestry Project.
2.	Weakness	::	New Self-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 thermometers, 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 with in 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	CAPTIAL COST	
A.1	Construction of three tire wooden /Bamboo racks fitting	15,000
a	Ceiling Fan (1 No)	2500
b	Exhaust fans (2)	3000
c	Room heat/ blower/	1500
d	Dry and wet thermometer (1 set)	1000
e	Weighing electronic machine(1no)	900
f	Hot plastic ceiling rod (1 no)	800
g	Medium spray pumps (1no)	1800
h	Set of sharp knives no (1 set)	75
i	Scissor,(2no)	400
j	Trays/Basket (6 no)	600
k	Crate(4no) .	2400
l	Water tanks 1000 litre 1 no 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. (3 month) =	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 90 per bag and other raw material including carriage	22,500
B.5	Packaging (packaging material etc.)	3000
B.6	Transportation	1000
B.7	Electricity and water usage charges @ Rs 1000 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	58,800
	Total Project cost (A+B) = 44975+58800 =103775	1,03,775

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 3 Months				
1.	Cost of Rented room 1 Hall(mushroom growing Unit) @ Rs 1000/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) = Rs 24200	Days	88	275	24200
4.	Dhingri 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	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				58800
3.	Total Production in Kg.	Dhingri Compost			2500 kg 750 kg
4.	Sale of Production in Kg.	Dhingri 2500 kg @ Rs 100			250000

5.	Total Benefit	2,50000 - (1125 + 58800)	190075
6.			
7.	Gross profit	Total Profit +Labour wages + Room rent 190075 + (24200 +3000) =	217275
	Net amount out of benefit to be reserved for returned of 2nd and 3rd installment		14494
8.	Amount available for Distribution of benefit among members in 1st cycle = Sale of product – (Principal amount + interest +recurring cost + Remaining amount of 2nd and 3rdinstallment) 250000–(18563 +1437 + 58800 +14494)		156706

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) @ Rs 1000/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) =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
8.	Miscellaneous expenditure (stationery, Bill book, receipt etc.)		L/S	-	1500
	Total				57300
3.	Total Production in Kg.	Button Mushroom Compost			625kg 750 kg
4.	Sale of Production in Kg.	625kg @ Rs 100			62500
		Compost 750 kg @ Rs 10			7500
				Total	70,000
5.	Total Profit	70000 - (1125 + 57300)			11575

6.			
7.	Gross profit	Total Profit +Labour wages + Room rent 11575 + (24200 +3000) =	38775
8.	Amount available for Distribution of benefit among members in second cycle = Sale of product – (Principal amount + interest +recurring cost) 70000 – (19032 +968 + 57300)		(-)7300

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) @ Rs 1000/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) =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
8.	Miscellaneous expenditure (stationery, Bill book, receipt etc.)		L/S	-	1500
	Total				57300
9.	Total Production in Kg.	Button Mushroom Compost			625kg 750 kg
10.	Sale of Production in Kg.	625kg @ Rs 100 Compost 750 kg @ Rs 10			62500 7500
				Total	70,000
11.	Total Profit	70000 - (1125 + 57300)			11575
12.					
13.	Gross profit	Total Profit +Labour wages + Room rent 11575 + (24200 +3000) =			38775
14.	Amount available for Distribution of benefit among members in third cycle = Sale of product – (Principal amount + interest +recurring cost) 70000 – (19405 + 489 + 57300)				(-)7194

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) @ Rs 1000/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) =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
8.	Miscellaneous expenditure (stationery, Bill book, receipt etc.)		L/S	-	1500
	Total				57300
9.	Total Production in Kg.	Button Mushroom Compost			625kg 750 kg
10.	Sale of Production in Kg.	625kg @ Rs 100			62500
		Compost 750 kg @ Rs 10			7500
		Total			70,000
11.	Total Profit	70000 - (1125 + 57300)			11575
12.					
13.	Gross profit	Total Profit + Labour wages + Room rent 11575 + (24200 +3000) =			38775
14.	Amount available for Distribution of benefit among members in fourth cycle = Sale of product - (Principal Amount +Interest + recurring cost for next cycle) =70000 -(0+0+57300)				12700

C.	INCOME	
C.1	Direct income	
	(i) First Cycle Dhingri	156706
	(ii) Second Cycle Button Mashroom	(-) 7300
	(iii) Third Cycle Button Mashroom	(-) 7194
	(iv) Fourth Cycle Button Mashroom	12700
	Total Direct Income	154912
C.2	Indirect Income	
	Labour wages	
	(i) First Cycle	24200
	(ii) Second Cycle	24200
	(iii) Third Cycle	24200
	(iv) Fourth Cycle	24200
	Total	96800
	Room Rent	
	(i) First Cycle	3000
	(ii) Second Cycle	3000
	(iii) Third Cycle	3000
	(iv) Fourth Cycle	3000
	Total	12000
	Total Indirect Income	108800
	Gross Income	263712

13. Summary of Economics

(a) Cost of Production in Four Circle

Drano	Particular	Amount in Rs.
1	Total Recurring Cost	
	(i) First Cycle Dhingri	58800
	(ii) Second Cycle Button Mashroom	57300
	(iii) Third Cycle Button Mashroom	57300
	(iv) Fourth Cycle Button Mashroom	57300
	Total	230700
2	10% Depreciation values on Capital Cost (Annually).	4498
3	10% Interest on Loan	2894
	Total	238092

(b) Abstract of Production Cost

Sr. No	Details	Amount (Rs)
1	Recurring cost	230700
2	10% depreciation value on capital cost	4498
3	10% Interest on loan	2894
	Total	238092

(c) Assessment of sale value

Sr. No	Details	Unit	Amount (Rs)
1	Recurring cost (230700/4375)	Kg	53
2	Profit Fixed 85 %	Kg	47
	Total		100
3.	Market Price	Kg	100

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	90000
2.4	Formalin	2400
2.5	Packaging (packaging material etc.)	7500
2.6	Transportation Charges	4000
2.7	Electricity and water usage	12000
2.8	Miscellaneous expenditure (stationery, Bill book, receipt etc.)	6000
	Total	230700
3	Total Production of Dhingri and Button Mushroom	4375 Kg
4	Sale value of Dhingri and Button Mushroom	437500
5	Sale value of compost	22500
	Total	460000
6	Total Profit= Sale value-(Capital cost + Recurring cost) = 460000-(44975+230700)	184325
7	Gross Profit = Total profit + Labour wages+ Room rent = 184325 + 96800+12000	293125
8	Distribution of profit among the members of group after four cycle = Total Profit – (Principal amount + Interest + Recurring cost for fifth cycle) = 184325-(0+0+34600)	149725

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

From the above it is clear that each member will get additional income Rs 32569 annually after doing one hour work daily as they labour work will be done by group member.

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	5400
3.	Loan from bank	57000
	Total	84888

- 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.

$$= 44975/ 100 -53$$

$$= 44975/ 47= 956 \text{ Kg}$$

After sales of 956 kg Dhingri and button mushroom breakeven point can be achieved after three months.

17. Loan Repayment Schedule on (10% Interest)

S.no	Month	Loan Return			Cumulative Loan Return 6	Loan Remains		
		Principal Amount	Interest	Total		Principal 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	Month-11	57000	2894	59894	59894		2894	
12	Month-12							
13	Month-13							

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..

7 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 in fighting many diseases specially CANCER.

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

Glimpse of Photos during Discussion



समान रुची समूह के नियमों की सूची

1. समूह का काम : छंतपौँाजप बळ
2. समूह का पता : गाँव सारी, डाकघर भेखली, तहसील और जिला कुल्लू, हिमाचल प्रदेश !
3. समूह के कुल सदस्य : 09
4. समूह की पहली बैठक की तिथि ; 05 सितम्बर, 2020.
5. समूह में हर 100 रूपए पर 2 रूपए ब्याज होगा
6. समूह की मासिक बैठक हर माह की 05. तारिक को होगी
7. समूह के सभी सदस्य हर माह की बचत की गई राशि को समूह में जमा करेंगे
8. स्वय सहायता समूह की बैठक में सभी सदस्य को शामिल होना पड़ेगा
9. स्वय सहायता समूह का खाता बैंक शाखा में खोला जाएगा खाता संख्या नंबर है
10. समूह की बैठक में गेर हाज़िर रहने के लिए प्रधान व सचिव को उचित कार्य बता कर अनुमति लेनी होगी
11. समूह में जो बचत की राशि जमा नहीं करवाते या 3 बैठकों तक समूह से गेर हाज़िर रहते है तो उस व्यक्ति को समूह से निकाल दिया जाएगा
12. समूह में जो व्यक्ति कारण बताए वगेर गेर हाज़िर रहता है तो अगली बैठक उस व्यक्ति के घर में होगी जिसका खर्च उस व्यक्ति को खुद करना होगा अगर दो सदस्य होंगे तो खर्च मिल कर देना होगा
13. स्वय सहायता समूह के प्रधान व सचिव सर्व सहमति से चुने जाएंगे
14. प्रधान व सचिव बैंक से लेन देन कर सकते है यह पद एक वर्ष तक मान्य होगा
15. प्रधान, सचिव या सदस्य समूह के विरुद्ध कोई काम नही करेगा समूह की रकम का सदा सदुपयोग करेंगे
16. अगर सदस्य किसी कारणवश समूह को छोड़ना चाहता है अगर इस व्यक्ति ने ऋण लिया है तो समूह को वापिस करना होगा तभी समूह को छोड़ समता है अन्यथा नही
17. ऋण का उदेश्य रकम की चुकोती का समय ऋण की किश्त और ब्याज की दर बैठक में तय की जाएगी
18. आपातकालीन स्थिति के लिए प्रधान व सचिव के पास कम से कम 1000 रूपये की राशि होनी चाहिए
19. स्वय सहायता समूह के रजिस्टर को सभी सदस्यों के सामने पढ़ा व लिखा जाना चाहिए
20. बड़े ऋण लेने वालों को एक सप्ताह पहले की सूचना देनी होगी
21. ऋण जरूरत के समय सभी सदस्यों को मिलना चाहिए
22. अगर सदस्य बिना कारण से समूह को छोड़ना चाहता है तो उस सदस्य की जमा रही समूह में बांटी जाएगी
23. समूह को अपनी मासिक रिपोर्ट प्रति माह तकनीकी क्षेत्रीय इकाई (Field Technical Unit) के कार्यालय में देनी होगी !

RESOLUTION OF THE SELF HELP GROUP

It is decided in the General House meeting of the group Self Help Group (SHG) of Nari Shakti VFDS Bastori, FTU Kullu, DMU Kullu & FCCU Kullu held on 25/2/21 at village Bastori, "that our Group will undertake Mushrooms cultivation/ Growing as "Livelihood Activity" under the guidelines of Himachal Pradesh Forest Ecosystem and Livelihood Improvement Project (HPFEML)

प्रधान 25/2/2021
Signature of President of SHG
Nari Shakti Swayam Sahayata Samuh
Bastori
ग्राम वन विकास समीति
बस्तोरी

प्रधान 25/02/2021
ग्राम वन विकास समीति
Signature of President of VFDS

Usha 25/2/2021
Signature of Secretary of SHG

प्रधान सचिव
Nari Shakti Swayam Sahayata Samuh
ग्राम वन विकास समीति
बस्तोरी

Approval

Business plan Mushroom Cultivation of SHG/CIG Nari Shakti VFDS Bastori approved by Divisional Management Unit cum Divisional Forest Officer Kullu on dated 20.03.2021

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DMU-cum DFO Kullu,
Kullu Forest Division I