

# BUSINESS PLAN

INCOME GENERATING ACTIVITY–Food Processing (Seera making)

By

**DISHA -Self Help Group**



SHG/CIG Name	::	DISHA
VFDS Name	::	Ghunda-II
Range	::	Kotkhai
Division	::	Theog

**Prepared under–**



**Project for Improvement of Himachal Pradesh Forest Ecosystems  
Management & Livelihoods (JICA Assisted)**

## Table of Contents

Sl. No.	Particulars	Page/s
1	Description of SHG/CIG	3
2	Beneficiaries Detail	4
3	Geographical details of the Village	5
4	Executive Summary	5
5	Description of product related to Income Generating Activity	6
6	Production Processes	6
7	Production Planning	6
8	Sale & Marketing	6
9	SWOT Analysis	7
10	Description of Management among members	7
11	Description of Economics	8
12	Analysis of Income and Expenditure	9
13	Fund Requirement	9
14	Sources of Fund	10
15	Trainings/capacity building/ skill up gradation	10
16	Computation of break-even Point	10
18	Bank Loan Repayment	10
19	Monitoring Method	11

## 1. Description of SHG/CIG

1	SHG/CIG Name	::	Disha
2	VFDS	::	Ghunda-II
3	Range	::	Kotkhai
4	Division	::	Theog
5	Village	::	Ghunda-II
6	Block	::	Gohach
7	District	::	Shimla
8	Total No. of Members in SHG	::	14- females
9	Date of formation	::	26-06-2021
10	Bank a/c No.	::	42910106979
11	Bank Details	::	HP State cooperative bank; IFSC:HPSC0000429
12	SHG/CIG Monthly Saving	::	100/-
13	Total saving		11839/-
14	Total inter-loaning		--
15	Cash Credit Limit		--
16	Repayment Status		--

## 2. Beneficiaries Details:

Sr.No	Name (Phone number)	Father/Husb and Name	Age	Category	Income Source	Address
1	Sunita Chauhan (8988042550)	Pradeep Chauhan	53	General	Agriculture	Vill. Ghunda-II, P.O Himri Teh. Kotkhai, Shimla,171202
2	Pushpa Kanwar (7876911455)	Pradeep Kanwar	44	General	Agriculture	Vill. Ghunda-II, P.O Himri Teh. Kotkhai, Shimla,171202
3	Sunita Kanwar (9816463319)	Prem Singh Kanwar	53	General	Agriculture	Vill. Ghunda-II, P.O Himri Teh. Kotkhai, Shimla,171202

4	Prago Kanwar (8988277378)	Sohan Singh Kanwar		General	Agriculture	Vill. Ghunda-II, P.O Himri Teh. Kotkhai, Shimla,171202
5	Usha Megta (9805682497)	Ramlal Meghta	52	SC	Agriculture	Vill. Ghunda-II, P.O Himri Teh. Kotkhai, Shimla,171202
6	Sundhi Devi (8988053269)	Lt.Naki Ram	60	SC	Agriculture	Vill. Ghunda-II, P.O Himri Teh. Kotkhai, Shimla,171202
7	Bimla Devi (7807466484)	Baragi Ram	62	SC	Agriculture	Vill. Ghunda-II, P.O Himri Teh. Kotkhai, Shimla,171202
8	Rita Kanwar (9418370802)	Surjeet Kanwar	50	General	Agriculture	Vill. Ghunda-II, P.O Himri Teh. Kotkhai, Shimla,171202
9	Tara Devi (9418932613)	Jagat Ram	58	SC	Agriculture	Vill. Ghunda-II, P.O Himri Teh. Kotkhai, Shimla,171202
10	Runa Kanwar (7018001379)	Gian Kanwar	55	General	Agriculture	Vill. Ghunda-II, P.O Himri Teh. Kotkhai, Shimla,171202
11	Krishna Devi (9459977730)	Bhagat Ram	55	SC	Agriculture	Vill. Ghunda-II, P.O Himri Teh. Kotkhai, Shimla,171202
12	Nisha Devi (8894974030)	Nant Ram	44	SC	Agriculture	Vill. Ghunda-II, P.O Himri Teh. Kotkhai, Shimla,171202
13	Dilshana (9459031915)	Mehboob Ali	32	General	Agriculture	Vill. Ghunda-II, P.O Himri Teh. Kotkhai, Shimla,171202
14	Sunita Devi (9459818553)	Prakash Chand	42	SC	Agriculture	Vill. Ghunda-II, P.O Himri Teh. Kotkhai, Shimla,171202

### 3. Geographical details of the Village

1	Distance from the District HQ	::	80Km
2	Distance from Main Road	::	20Km
3	Name of local market & distance	::	Gumma (28Km)
4	Name of main market & distance	::	Kotkhai (35Km)
5	Name of main cities & distance	::	Theog (45Km)
6	Name of main cities where product will be sold/ marketed	::	Gumma, Kotkhai

### 4. Executive Summary

Seera making income generation activity has been selected by Disha Self Help Group. This IGA will be carried out by all ladies of this SHG. Seera making will be made by this group initially. This activity is being already done by some ladies of this group. This business activity will be carried out whole year by group members. The process of making seera takes around 12-15 days. Approximately 1 kg of seera will be manufactured by 2 Kg of wheat seeds. Production process includes process like cleaning, washing, soaking, grinding, drying etc. Initially group will manufacture seera but in future group will manufacture other products which follow same process. Product will be sold directly by group or indirectly through retailers and wholesalers of near market initially. Selling price of 1 Kg of Seera will be around 150 per Kg.

### 5. Description of Product related to Income Generating Activity

1	Name of the Product	::	Seera (Wheat seeds)
2	Method of product identification	::	This product is being already made by some SHG ladies
3	Consent of SHG/ CIG / cluster members	::	Yes

### 6. Description of Production Processes

- Group will make seera. This business activity will be carried out whole year by group members.
- The process of making seera takes around 12-15 days.
- Based on assumption -1 kg of seera will be manufactured by 2 Kg of wheat seeds
- Production process includes process like cleaning, washing, soaking, grinding, drying etc.
- Initially group will manufacture 20kg seera per month and in future, group will manufacture as per demand and will also make other products which follow same production process.

## 7. Description of Production Planning

1	Production Cycle (in days)	::	12-15 days
2	Manpower required per cycle (No.)	::	all ladies
3	Source of raw materials	::	Local market
4	Source of other resources	::	Main market
5	Quantity required per cycle (Kg)	::	40kg Wheat seeds (initially)
6	Expected production per cycle (Kg)	::	20kg (initially)

Requirement of raw material and expected production

Sr.no	Raw material	unit	Time	Quantity	Amount per kg (Rs)	Total amount (Rs)	Expected production (Kg)
1	Wheat seeds	Kg	Monthly	100	20	2000	50

## 8. Description of Marketing/ Sale

1	Potential market places	::	Gumma, Kotkhai
2	Distance from the unit	::	28-35Km approx.
3	Demand of the product in market place/s	::	Daily demand
4	Process of identification of market	::	Group members, according to their production potential and demand in market, will select/list retailer/wholesaler. Initially product will be sold in near markets.
5	Marketing Strategy of the product		SHG members will directly sell their product through village shops and from manufacturing place/shop. Also by retailer, wholesaler of near markets. Initially product will be sold in 1 Kg packaging.
6	Product branding		At CIG/SHG level product will be marketed by branding CIG/SHG. Later this IGA may required branding at cluster level
7	Product "slogan"		<b>"PAUSHTIK ANN-SWACHCH MANN"</b>

## 9. SWOT Analysis

### ❖ Strength-

- Activity is being already done by some SHG members
- Raw material easily available
- Manufacturing process is simple

- Proper packing and easy to transport
- Product shelf life is long
- ❖ Weakness–
  - Effect of temperature, humidity, moisture on manufacturing process/product.
  - Highly labor intensive work.
  - In winter and rainy season product manufacturing cycle will increase
- ❖ Opportunity–
  - Location of markets
  - Daily/weekly consumption and consume by all buyers in all seasons
- ❖ Threats/Risks–
  - Effect of temperature, moisture at time of manufacturing and packaging particularly in winter and rainy season.
  - Suddenly increase in price of raw material
  - Competitive market

### 10. 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.

### 11. Description of Economics:

A. CAPITAL COST				
Sr.No	Particulars	Quantity	Unit Price	Total Amount (Rs.)
1	Grinder Machine (1-2 HP) with installation	2	20,000	40,000
2	Water tub (40-50 ltr.)	4	500	2000
3	Drum for storage- raw material etc- (80-100ltr) – plastic	3	1000	3000
4	Plastic sheets (eg-40*60 inch)	3-4	LS	2000
5	Plastic Mugs	8	LS	1000
6	Kitchen tools		LS	4000
7	Water strainer		LS	1500
8	Finished product storage almirah/racks	3-4	LS	5000
9	Digital Weighing Scale Machine	2	1000	2000
10	Poly Sealing Table Top Heat Sealer Pouch Plastic Packaging Machines	1	2000	2000

11	Apron, cap, plastic hand gloves, etc	10	LS	2000
12	Chairs, Table		LS	5000
<b>Total Capital Cost (A) =</b>				<b>69500</b>

<b>B. RECURRING COST</b>					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Raw material (wheat seeds)	Kg/month	100	20	2000
2	Packaging material	Month	1	1500	1500
3	Transportation	Month	1	2000	2000
4	Other (stationary, electricity, water bill, machine repair )	Month	1	1000	1000
<b>Recurring Cost</b>					<b>6500</b>

Note:

After the detail discussion with the group it has been unanimously decided that the Seera making business will be started with 50kg output, which will subsequently be enhanced as the business grows.

<b>C. Cost of Production (Monthly)</b>		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	6500
2	10% depreciation annually on capital cost	6950
<b>Total</b>		<b>13250</b>

<b>D. Selling Price calculation</b>					
Sr.No	Particulars	Unit	Quantity	Amount (Rs)	
1	Cost of Production	Kg	1	50+200=250	It will decrease as the quantity of production increase
2	Current market price	Kg	1	150-200 for Seera	
3	Expected Selling Price	Kg	1	200 for Seera	

## 12. Analysis of Income and Expenditure (Monthly):

Sr.No	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	6950
2	Total Recurring Cost	6500
3	Total Production per month( Kg)	30Kg for Seera
4	Selling Price (per Kg)	Seera 50kg@200=Rs 10000
5	Income generation (50*200)	10000



6	Distribution of net profit	<ul style="list-style-type: none"> <li>• Profit will be distributed equally among members monthly/yearly basis.</li> <li>• Profit will be utilized to meet recurring cost.</li> <li>• Profit will be used for further investment in IGA</li> </ul>
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### 13. Fund requirement:

Sr.No	Particulars	Total Amount (Rs)	Project Contribution	SHG Contribution
1	Total capital cost	69500	52125	17375
2	Total Recurring Cost	6500	0	6500
3	Trainings/capacity building/ skill up-gradation	40000	40000	0
	<b>Total</b>	<b>116000</b>	92125	23875

#### Note-

- **Capital Cost** - 75% 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.

### 14. Sources of fund:

<b>Project support</b>	<ul style="list-style-type: none"> <li>• 75% of capital cost will be utilized for purchase of machineries i.e. 2 Grinder Machines including equipments.</li> <li>• Upto Rs 1 lakh will be parked in the SHG bank account.</li> <li>• Trainings/capacity building/ skill up-gradation cost.</li> </ul>	Procurement of machineries/equipment will be done by respective DMU/FCCU after following all codal formalities.
<b>SHG contribution</b>	<ul style="list-style-type: none"> <li>• 25% of capital cost to be borne by SHG, this include cost of materials/tools other than machineries.</li> <li>• Recurring cost to be borne by SHG</li> </ul>	

### 15. **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:

- Cost effective procurement of raw material
- Quality control
- Packaging and Marketing
- Financial Management

### 16. **Computation of break-even Point**

= Capital Expenditure/selling price (per kg)-cost of production (per kg)

=80500/(200-30)

= 373 Kg (Seera)&

=80500/(300-20)

=248Kg (Badi)

In this process breakeven will be achieved after selling 373kg for Seera and 248Kg for Badi. Therefore, breakeven will be achieved in 3 months.

17. **Bank Loan Repayment** - 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.

18. **Monitoring Method** – At the initial stage baseline survey and yearly survey will be conducted of the beneficiaries.




Some key indicators for the monitoring are as:

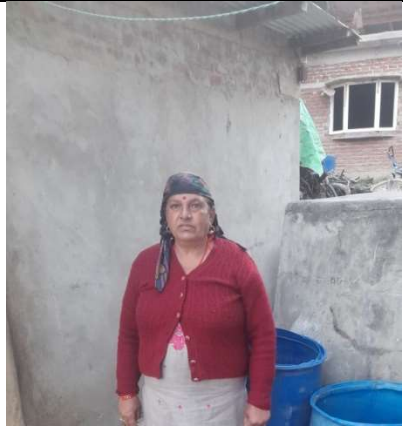

- Size of the group
- Fund management
- Investment
- Income generation
- Production level
- Quality of product
- Quantity sold
- Market reach

**Group Photo-**





**Group Member Photos:**

S.No	Name	Photos
1	Sunita Chauhan	 A portrait of a woman with a bindi on her forehead, wearing a blue patterned top and a dark vest, standing in front of a window with red and white curtains.
2	Pushpa Kanwar	 A portrait of a woman wearing a yellow headscarf, a blue long-sleeved shirt, and a grey vest over a colorful patterned dress, standing outdoors in a rural setting with green foliage.
3	Sunita Kanwar	 A portrait of a woman wearing a red headscarf, a red long-sleeved shirt, and a grey vest, standing in front of a wall with a geometric pattern.
4	Prago Kanwar	

		
5	Usha Meghta	
6	Sundhi Devi	




7	Bimla Devi	 A portrait of an elderly woman with a bindi on her forehead, wearing a white vest over a yellow top and a white shawl. She is standing outdoors with green foliage in the background.
8	Reeta Kanwar	 A portrait of an elderly woman wearing a red headscarf, a red top, and a brown vest. She is sitting indoors in front of a window with patterned curtains.
9	Tara Devi	 A portrait of an elderly woman wearing a dark headscarf and a pink top. She is looking slightly to the right of the camera.
10	Runa Kanwar	 A portrait of an elderly woman wearing a red headscarf and a black top. She is sitting indoors against a plain wall.

11	Krishna Devi	 A portrait of a woman with a red bindi on her forehead, wearing a colorful patterned headscarf and a red vest over a floral-patterned blouse. She is standing outdoors in a rural, hilly area.
12	Nisha Devi	 A portrait of a woman with a red bindi on her forehead, wearing a dark headscarf and a purple and white patterned top. She is indoors.
13	Dilshana	 A portrait of a woman with a red bindi on her forehead, wearing a blue headscarf and a colorful patterned shawl. She is indoors.
14	Sunita Devi	 A portrait of a woman with a red bindi on her forehead, wearing a dark patterned headscarf and a dark top. She is indoors.

**Annexure**

We the member of group hereby consented to actively participate in the IG Activity opted by the group.....Disha..... as per the guideline of JICA Project For Improvement of HP Forest Ecosystems management and Livelihood and coordination with the VFDS.

The details of the members is as under:

Sr.No.	Name	Father/Husband Name	Age	Education	Category	Income Source	Signature
1	Sunita Chauhan	Pradeep Chauhan	53	10 <sup>th</sup>	General	Agriculture	Sunita
2	Pushpa Kanwar	Pradeep Kanwar	44	12 <sup>th</sup>	General	Agriculture	Pushpa
3	Sunita Kanwar	Prem Singh Kanwar	53	11 <sup>th</sup>	General	Agriculture	Sunita
4	Prago Kanwar	Sohan Singh Kanwar		Uneducated	General	Agriculture	प्रागो देवी
5	Usha Megta	RamlalMeghta	52	6 <sup>th</sup>	SC	Agriculture	उषा देवी
6	Sundhi Devi	Lt.Naki Ram	60	Uneducated	SC	Agriculture	सुन्धी देवी
7	Bimla Devi	Baragi Ram	62	Uneducated	SC	Agriculture	बिमला देवी
8	Rita Kanwar	Surjeet Kanwar	50	10 <sup>th</sup>	General	Agriculture	Rita Kanwar
9	Tara Devi	Jagat Ram	58	Uneducated	SC	Agriculture	
10	Runa Kanwar	Gian kanwar	55	12 <sup>th</sup>	General	Agriculture	Runa Kanwar
11	Krishna Devi	Bhagat Ram	55	10 <sup>th</sup>	SC	Agriculture	कृष्णा देवी
12	Nisha Devi	Nani Ram	44	8 <sup>th</sup>	SC	Agriculture	निशा देवी
13	Dilshana	Mehboob Ali	32		General	Agriculture	दिलशाना
14	Sunita Devi	Prakash Chand	42	10 <sup>th</sup>	SC	Agriculture	Sunita



**Business Plan Approval by VFDS**

Disha Group will undertake the..... Seera Making.....

As Livelihood Income Generation Activity under the Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted) In this regard Business Plan of amount Rs. 11,60,000.. has been submitted by this group on Dated 29/1/2022 and the Business Plan has been approved by VFDS Ghunda - II

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

Thank You

Sunita  
Signature of Group President  
दशा स्वयं सहायता समूह - II  
ग्राम प. मंडय, वड: काटखाई  
जि. क्षिमला हि.प्र.

Pushpa  
Signature of Group Secretary  
दशा स्वयं सहायता समूह - II  
ग्राम प. मंडय, वड: काटखाई  
जि. क्षिमला हि.प्र.

Resolution-cum -Group-Consensus Form

It is decided in the General House Meeting of the group Disha.....

Held on 29/9/2022 at Ghunda-II.....that our group will undertake the Disha.....as Livelihood Income Generation Activity under the Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted)

Sunita

Signature of Group ~~President~~

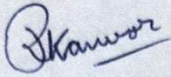
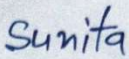

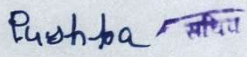
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वि. शिमला हि.प्र.

Pushpa

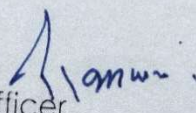
Signature of Group Secretary

प्रधान  
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वि. शिमला हि.प्र.



<p>1. Rohit Kamwar. VFDS</p> <p>President </p>	<p>2. Sunita Chauhan...SHG</p> <p>President  सचिव          प्रधान          दिशा स्वयं सहायता समूह घण्डा - 11          ग्राम प. महेसा, कोटा          वि. धिमला</p>
<p>3. Shubham Chauhan...VFDS</p> <p>Secretary </p>	<p>4. Pushpa Kamwar.SHG</p> <p>Secretary  सचिव          प्रधान          दिशा स्वयं सहायता समूह घण्डा - 11          ग्राम प. महेसा, कोटा          वि. धिमला</p>

Submitted to DMU through FTU

Name and Signature of FTU officer 

<p>पंचायत विशाल इन्डिया समूह संघ - 11 Rushika आम ए. भठेय, तह: कोटखाई Signature of Secretary</p>	<p>पंचायत विशाल इन्डिया समूह संघ - 11 Sunita आम ए. भठेय, तह: कोटखाई Signature of SHG President</p>
<p>Signature of VFDS Secretary</p>	<p>Signature of VFDS President</p>
<p>Signature of Forest Guard</p>	<p>Signature of Block Officer</p>
<p>Signature of RFO Rang Forest Range Kotkhai</p>	

Approved by DMU