

BUSINESSPLAN

INCOMEGENERATINGACTIVITY–PapadMaking

by

Radhe Krishana-SelfHelpGroup



| | | |
|-------------|----|-------------------|
| SHG/CIGName | :: | Radhe krishanaSHG |
| VFDSName | :: | Aund |
| Range | :: | Nurpur |
| Division | :: | Nurpur |

PreparedUnder–



**ProjectforImprovementofHimachalPradeshForestEcosystems
Management&Livelihoods(JICAAssisted)**

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1. Introduction

Achar/Papad Chutney Sevyian Badis are very important ingredient of dining table across the globe and more oftenly used in the Asia Pacific region. A wide range of variety is used in achar/Papad Chutney Sevyian Badi and varies from region to region depending upon the locally available raw material, taste and food habit of the people.

The most lucrative aspect of the Papad Chutney Sevyian Badi making business is that it can be started as per the financial capacity of the group and later on at any given time when the financial portfolio of the SHG improves the business can be scaled up to any level. Once your product and its taste is liked by the customers the business will flourish like anything. However, the SHG has considered different aspects very carefully before getting into this IGA (income generation activity). The SHG has therefore crafted a detailed business plan according to its investment capacity, marketing & promotional strategy and the detailed action plan will be discussed hereunder:

2. Description of SHG/CIG

| | | | |
|----|-----------------------------|----|---------------------------------|
| 1 | SHG/CIG Name | :: | Radhe krishana SHG |
| 2 | VFDS | :: | Aund |
| 3 | Range | :: | Nurpur |
| 4 | Division | :: | Nurpur |
| 5 | Village | :: | Aund |
| 6 | Block | :: | Nurpur |
| 7 | District | :: | Kangra |
| 8 | Total No. of Members in SHG | :: | 25 |
| 9 | Date of formation | :: | 30-07-22 |
| 10 | Bank a/c No. | :: | 50074866040 |
| 11 | Bank Details | :: | Kangra central cooperative bank |
| 12 | SHG/CIG Monthly Saving | :: | /- |
| 13 | Total saving | :: | /- |
| 14 | Total inter-lending | :: | /- |
| 15 | Cash Credit Limit | :: | |
| 16 | Repayment Status | :: | |
| 17 | Interest rate | :: | 1% |

3. BeneficiariesDetail:

| Sr. No | Name | Age | Category | IncomeSource | Address |
|--------|---------------|-----|----------|--------------|---|
| 1 | Babli devi | 42 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 2 | Pinki Devi | 29 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 3 | Dimpal kumari | 29 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 4 | Usha devi | 33 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 5 | Asha devi | 32 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 6 | Reena devi | 32 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 7 | Varsha devi | 33 | Gen | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 8 | Premlata | 34 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 9 | Shakuntla | 34 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 10 | Seema devi | 38 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 11 | Pawana devi | 32 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 12 | Sumna devi | 38 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 13 | Jyoti devi | 36 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 14 | Achal devi | 31 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 15 | Rajkumari | 41 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 16 | Pinki devi | 38 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 17 | Urmila devi | 43 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 18 | Reenu devi | 34 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 19 | Anita | 34 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 20 | Meena | 34 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 21 | Manisha | 35 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 22 | Rita | 50 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 23 | Usha | 31 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 24 | Salita | 30 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |
| 25 | Anshu | 43 | SC | Agriculture | VPO Aund Tehsil Nurpur Distt. Kangra HP |

4. GeographicaldetailsoftheVillage

| | | | |
|---|--|----|------------------------------------|
| 1 | DistancefromtheDistrictHQ | :: | 60Km |
| 2 | DistancefromMainRoad | :: | 3Km. |
| 3 | Nameoflocalmarket&distance | :: | Bhadwar- 5Km |
| 4 | Nameofmainmarket&distance | :: | Nurpur -15KM |
| 5 | Nameofmaincities& distance | :: | Kangra 60Km, Pathankot 41 Km |
| 6 | Nameofmaincitieswhereproductwill besold/marketed | :: | Nurpur, Jassur, Kangra , Pathankot |

5. Selection of raw material and market potential

The members of SHG after detailed discussion and thoughtful process were of the consensus that this IGA of Papad Chutney Sevyian Badi making will be suitable for them. People consume different Papad, Chutney, Sevyian, Badi with meal and it serve as taste enhancer. Papad Chutney Sevyian Badi are also used as toppings as well as main ingredient for food such as sandwiches, hamburgers, pizza, parathas and pulav etc.

Papad Chutney and Sevyian are the most popular variety across the globe. Here particularly in this SHG we will focus mainly on the locally and easily available raw materials such as Brown chickpeas, Kali urad ki daal, weat flour, garlic, ginger, Gal-Gal (hill lemon), lingad, mango, lemon, green chillies, etc.

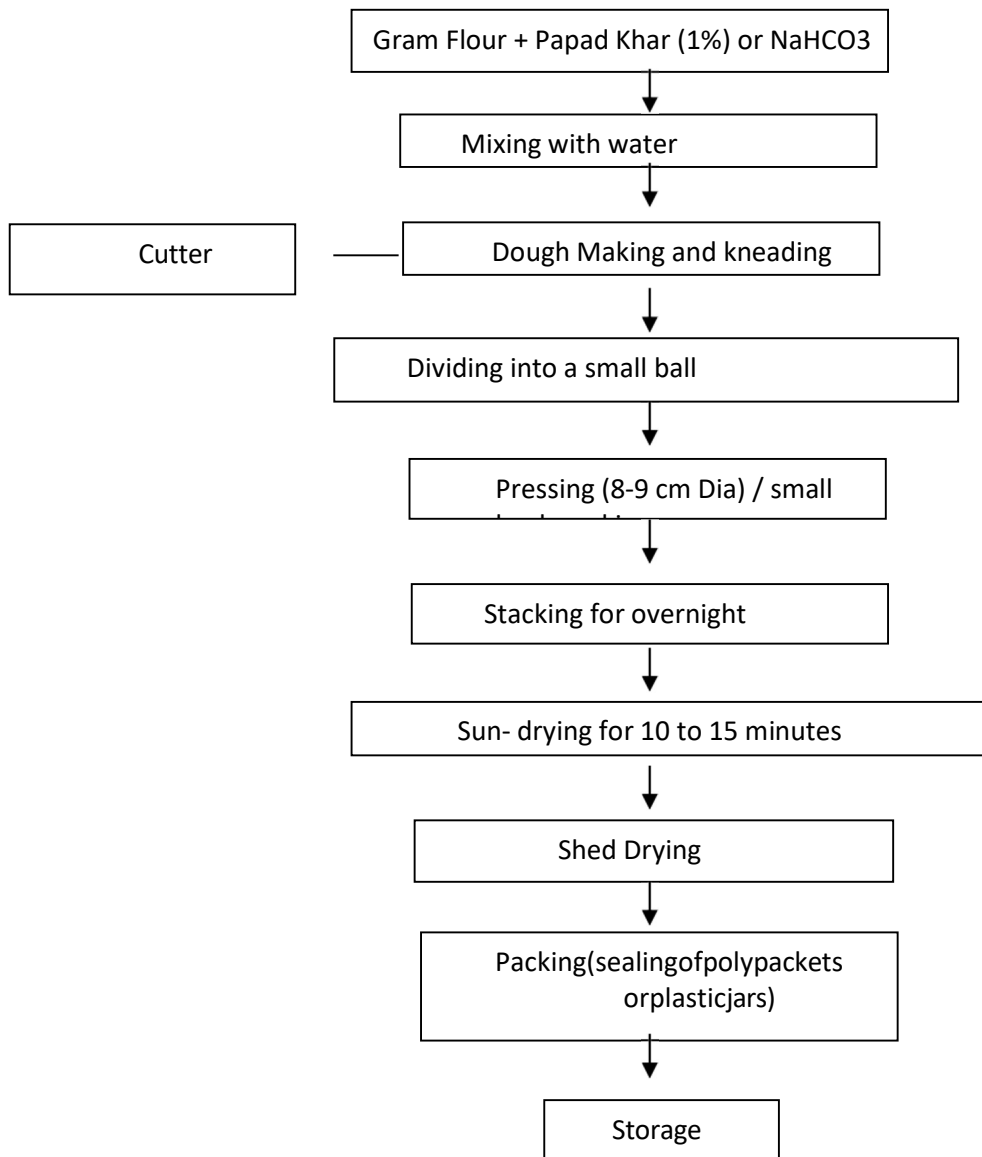
The Papad Chutney Sevyian Badi market is highly fragmented because of the presence of several large and small vendors and the competition is on the basis of factors such as price, quality, innovation, reputation, service, distribution and promotion to grab lion share in the market. Papad Chutney Sevyian Badi making is an ideal business on the small scale and mainly for the housewives and other women workforce. In this case it was felt when the sellers of Papad Chutney Sevyian Badi from Aund Nurple and Kangra can sell their Papad Chutney Sevyian Badi in command area then this SHG can do it more vigorously and briskly and compete with such outsiders.

6. **Papad / Chutney / Sevayian / Badimakingbusinessplan**

Before starting any IGA (Income generation activity) it is very essential to craft a customized business plan with detailed and structured discussion. The business plan helps to get the clear conception of investment, operational activities, marketing and net income/return. The scope of scale up the business is also envisaged clearly and in addition it helps in arranging finance from the banks. It is advisable to have market survey prior to returning upon the business and plus point is that the group members of this SHG are well aware of the market study. Primarily the SHG studied the demand for the specific type of Papad Chutney Sevyan Badi in their area and mainly the local market was kept as target. The members of SHG has shortlisted the IGA a carefully by making the study of nearby markets and the taste of the people at large and have seen potential to venture upon this activity as IGA.

Most of the raw material is locally available and lingad is naturally growing fern spp. free of cost in the nearby moist areas and nullahas. People of the small townships around this group has inherent liking towards this Papad Chutney Sevyan Badi which otherwise is not available in the open markets.

Flowchart of the Papad Chutney Sevyian Badimaking process



7. **Acharchutney/Papad Chutney Sevyian Badimaking business compliance**

Papad Chutney Sevyian Badi is a food item therefore different regulations of the state government need to be followed. Since the IGA is being taken up initially on a small scale therefore these legal issues will be addressed locally by the SHG members by obtaining a food handling license from the local authorities. The business is being operated from home therefore the tax regulations for self-employed groups will be taken care as per the rules.

8. Different types of Papad

As discussed in earlier chapter mostly the locally and easily available raw material for Papad Chutney Sevyian Badi making will be used. Papad Chutney Sevyian Badi are of numerous taste and flavours whereas, the SHG will focus mainly on the traditional and more commonly used Papad Chutney Sevyian Badi in the area and market for which this SHG intends to cater for. Once the business of the SHG picks up the demand driven quality Papad Chutney Sevyian Badi will be prepared and customized as per the taste of the customers.

Some of the most popular and commonly used Papad Chutney Sevyian Badi are Plane papad masala papad chilly papad chutney (different types) daal badi sevyian (plane salted spiced) etc. Sometimes the mixed Papad Chutney Sevyian Badi such as Papad Chutney Sevyian Badi etc. will also be prepared as per the taste and demand of the targeted customers.

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
- Homemade, lower cost

❖ Weakness–

- Effect of temperature, humidity, moisture on manufacturing process/product.
- Highly labour-intensive work.
- Compete with other old and well-known products

❖ Opportunity–

- There are good opportunities of profits as product cost is lower than other same categories products
- High demand in – Shops – Fast food stalls – Retailers – Wholesalers – Canteen – Restaurants – Chefs and cooks – Housewives
- There are opportunities of expansion with production at a larger scale.
- 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.
- Sudden increase in price of raw material
- Competitive market

10. making equipments

The requirement of equipment or machinery basically depends upon our mode of operation and size of the plan. In this case the SHG will start initially on small and manageable scale. Therefore, the appliances and accessories used in kitchen are enough to meet the demand apart from this some of the machinery will have to be purchased to make the plan viable and therefore some of the basic equipment's will also be included for procurement which will help the SHG to scale of its activities at larger level. The following equipment's will be procured initially to start the plan:

| A.CAPITALCOST | | |
|---------------|---|-------------------|
| Sr.No. | Equipment | Approximatelycost |
| 1. | Grindermachine | 25000 |
| 2. | Dryer | 17000 |
| 3. | Cooking arrangement(commercial Gas cylinder with chullah) | 12000 |
| 4. | Papad Chutney Sevyian Badimixer | 15000 |
| 5. | Weighingscale(2no.'s) | 14000 |
| 6. | Packaging/sealing unit | 18000 |
| 7. | Labellingmachine | 10000 |
| 8. | Sevayian making machine | 20000 |
| 9. | Cutting Roller | 15000 |
| 10. | Dough maker and mixer machine | 16000 |
| | | 162000 |

| Sr. No. | Utensils | Quantity | Unitprice | Total amount |
|-------------------------|------------------|----------|-----------|---------------|
| 1. | Pattila | 4 | 5000 | 20000 |
| 2. | Cardboard | 18 | 800 | 14400 |
| 3. | Cutterwith stand | 4 | 1100 | 4400 |
| 4. | Knife | 20 | 300 | 600 |
| Total | | | | 39400 |
| Totalcapitalcost | | | | 201400 |

11. AcharchutneyPapad Chutney Sevyian Badimakingrawmaterial

The detail of raw material will depend upon the essential availability of different fruits, vegetables and non veg. articles. However, the main raw material will remain mango, ginger, garlic, chilli, lingad, fish, mutton, mushroom, gal-gal, lemon, pear, apricot etc. In addition to these different spices, salt, cooking oil, vinegar etc. will be procured. Apart from this packaging material such as plastic jars, pouches, labels and cartons will be procured. As

per the market demand the packaging will be done in 500 g, 1 kg and 2 kg containers/pouches.

In addition to this SHG will hire a spacious room which will be use for operational activities, temporary storage and the command area being in village. The rent per month is presumed to be Rs. 3000 per month. Electricity and water charges have been estimated Rs. 1500 per month. The cost of Flour, Brown chickpeas and spices and other ingredients on an average have been estimated at the Rs. 220 per kg and keeping in view the manpower available at our disposal at least 300 kg of Papad Chutney Sevyian Badi will be produced in one week and it amounts to be 1200 kg in one month. Accordingly, therefore recurring cost for 800kg of Papad Chutney Sevyian Badi is calculated as under:

| B.RECURRINGCOST | | | | | |
|----------------------------|---|-------------|-----------------|-----------------|---------------------|
| Sr. No. | Particulars | Unit | Quantity | Unitcost | Total amount |
| 1. | Roomrent | Permonth | 1 | 3000 | 3000 |
| 2. | Water&electricity charges | Permonth | 1 | 1500 | 1500 |
| 3. | Rawmaterial | kg | 1200 | 220 | 264000 |
| 4. | Spicesetc. | kg | 120 | 300 | 36000 |
| 5. | Sarson(mustard)oil | kg | 80 | 250 | 20000 |
| 6. | Packagingmaterial | kg | 30 | 300 | 9000 |
| 7. | Transportation charges | month | L/S | 6000 | 6000 |
| 8. | Clinicalgloves,head coverand apronsetc. | month | L/S | 8000 | 8000 |
| Totalrecurring cost | | | | | 347500 |

Note: The group members will do the work themselves and therefore labour cost has not beenincludedandthememberswill managebetweenthemtheworkingscheduleto be followed.

12. Costofproduction(monthly)

| Sr.No. | Particulars | Amount |
|---------------|---|---------------|
| 1. | Totalrecurringcost | 347500 |
| 2. | 10% depreciation monthly on capital cost (201400) | 1680 |
| | Total | 349180 |

Averageincomemonthlybywayofsaleof achar/Papad Chutney Sevyian Badi

| Sr. No. | Particulars | Quantity | Cost | Amount |
|----------------|-----------------------------------|-----------------|-------------|---------------|
| 1. | SaleofPapad Chutney Sevyian Badis | 1200kg | 450/Kg | 540000 |

13. Costbenefitanalysis(monthly)

| Sr. No. | Particulars | Amount |
|---------|-------------------------|--|
| 1. | Totalrecurringcost | 349180 |
| 2. | Totalsaleamount | 540000 |
| 3. | Netprofit | 190820 |
| 4. | Distributionofnetprofit | 1. Out of total sale of Rs. 54000 in 1 st month Fourlakh rupees will be kept for further investment in IGA 2. Rs. 140000 the remaining out of total sale will be kept as emergency fund in the SHG accountforthe1 st month |

14. FundflowarrangementintheSHG

| Sr. No. | Particulars | Total amount | Project contribution | SHG contribution |
|--------------|--|---------------|----------------------|------------------|
| 1. | Totalcapitalcost | 201400 | 100700 | 100700 |
| 2. | Totalrecurringcost | 349180 | 0 | 349180 |
| 3. | Training/ capacity building, skill upgradation | 60000 | 60000 | 0 |
| Total | | 610580 | 160700 | 449880 |

Note:i)Capitalcost-50%capitalcostwillbebornebytheprojectand50%bytheSHG

ii) Recurringcost-tobebornebytheSHG

iii) Trainingandcapacitybuilding/skillupgradationtobebornebytheproject

15. Trainingcapacitybuildingskillupgradation

The cost of training/ capacity building and skill up-gradation will entirely bone by the project. These are some of the areas which are proposed to be taken care of under this component:

- i) Costeffectiveprocurementofrawmaterial
- ii) Qualitycontrol
- iii) Packagingandmarketing practices
- iv) Financialmanagementandresourcemobilization

16. **Othersourcesofincome**

Other sources of income can also be explored by the SHG such as grinding mango, amla, pulses, wheat, maize, etc. of the villagers and the local people in the vicinity. It will be additionality in the IGA and later on the same can be scaled up.

17. **Monitoringmethod**

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

Some key indicators for the monitoring areas:

- Size of the group
- Fund management
- Investment
- Income generation
- Quality of product

18. **Remarks**

GroupmembersPhotos-

उत्सव वाड नं: - 5 SHG Radhe Krishna
(Badi / Papad making)

| | | | | |
|---|---|---|--|---|
|  |  |  |  | |
| कवली देवी प्रधान | पिंकी देवी सहस्ररी | डिंपल कुमारी बीबाद्यपत्र | उषा देवी सदस्य | |
|  |  |  |  |  |
| आशा देवी सदस्य | रीना देवी सदस्य | बानि सदस्य | प्रीमलता सदस्य | शंभु तला देवी सदस्य |
|  |  |  |  |  |
| सीमा देवी सदस्य | रेनु देवी सदस्य | पापना देवी सदस्य | सुमना देवी सदस्य | ज्योति देवी सदस्य |
|  |  |  |  |  |
| अंजलि देवी सदस्य | राज कुमारी सदस्य | पिंकी देवी सदस्य | मीना सदस्य | उमिता देवी सदस्य |

Resolution cum Group Consensus Form

It is decided in the general house meeting of the group Radhe Krishan held on 05-09-2022 at Aund that our group will undertake the Papad & Badiyan as livelihood income generation activity Under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (JICA assisted).

Signature of Group President

प्रधान Babli DEVI
राधे कृष्ण JICA स्वयं सहायता समूह
बार्ड न.-5 आंद

Signature of Group Secretary

सचिव Pinxi Devi
राधे कृष्ण JICA स्वयं सहायता समूह
बार्ड न.-5 आंद

Business Plan Approval by VFDS & DMU

Radhe Krishan Group will undertake the Papad + Badianas livelihood Income Generation Activity under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (JICA assisted). In this regard business plan of amount Rs. 610580/- has been submitted by group on 05/09/2022 and the business plan has been approved by the VFDS Aund.

Business plan is submitted through FTU for further action please.

Thank you

Signature of Group President


प्रधान Radhi Devi
राधे कृष्ण JICA स्वयं सहायता समूह
बारड न.-5 औद

Signature of Group Secretary

सचिव Linki Devi
राधे कृष्ण JICA स्वयं सहायता समूह
बारड न.-5 औद

Signature of President VFDS

प्रधान सचिव
ग्राम वन विकास समिति औद
ग्राम पंचायत औद त नूरपुर
- जिला कांगड़ा (हि प्र.)


DMU - cum - DFO
Nurpur Forest Division
Nurpur
Approved

DMU cum Nurpur