



Business Plan

On

Income Generation Activity

BEE KEEPING

For

Self Help Group – Gaytri Parivar Tikkar



SHG/CIG name

Gaytri Parivar Tikkar

VFDS name

Tanihar

Range

Kamlah

Division

Joginder Nagar

Prepared Under-

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

TABLE OF CONTENTS

Sr.no	Particulars	Page no.
1.	Introduction	3
2.	Description of SHG/CIG	4
3.	Beneficiaries Detail	5
4.	Geographical details of the Village	6
5.	Executive Summary	6
6.	Description of product related to Income Generation Activity	6
7.	Production Processes	7
8.	Production Planning	7
9.	Sale & Marketing	8
10.	SWOT Analysis	8-9
11.	Description of management among members	9
12.	Description of Economics	9-11
13.	Analysis of Income and Expenditure	11
14.	Fund Requirement	12
15.	Sources of Fund	12
16.	Training/capacity building/skill up-gradation	12-13
17.	Other sources of income	13
18.	Bank Loan Repayment	13
19.	Monitoring Method	13-14
20.	Remarks	14
21.	Group member photos	15
22.	Group photo	16
23.	Resolution-cum Group consensus form	17
24.	Business approval by VFDS and DMU	18

1. Introduction-

Gaytri Parivar Tikkar SHG was formed under Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted), which falls under VFDS Tanihar and Range Kamlah. This SHG consists of 10 females and they collectively decided of bee keeping as their Income Generation Activity (IGA). The demand of honey is very high in the locality as well as in the nearby market as people are becoming health conscious.

The keeping of bees dates back to 10,000 years ago, and has been traditionally done for honey. A beekeeper keeps bees in order to collect their honey and other products that the hive produces, such as beeswax, propolis, flower pollen, bee pollen, and royal jelly, as well as to pollinate crops or to produce bees for sale to other beekeepers.

Maintaining a beehive in an agricultural farm is not a new concept. Honey is a commercially important product since times unknown and a human going to forest to collect honey is well-known. Maintaining a beehive in a farm promises additional income to farmers. In addition, it does not require huge investments, infrastructure or even a fertile land to start bee farming in India. Honey bees do not compete with the crops for resources. On the other hand, it helps increase agricultural productivity. This is because bees play an important role in pollinating many plants. Honey produced by bees is of high commercial value. When honey is collected from the forests by traditional method, the bee colonies are destroyed. By raising them in artificial hives the colonies are preserved.

As the people are adopting healthy lifestyle, they want to eliminate harmful sugars from their diet, and honey can be a great alternative of cane sugar. It is a good Income generation activity as the demand of honey will never cease and have beneficial effects on human health. Bee keeping promises good returns to the members, however, a good amount of training and trials are required for a successful honey bee farm.

Once adequate experience is gained the next step is to plan the apiculture process. For this it is necessary to decide on the site, type of bee, equipment to be used and last but not the least-place of marketing.

The place of rearing must also have a clean drinking water source. The most important requirement is that there must be plenty of forage or plants that yield nectar and pollen for the bees near the hives.

Bee keeping is not an uncommon practice and has a huge market which makes it a very good income generation activity.

2. Description of SHG/CIG

1.	SHG/CIG Name	Gaytri Parivar Tikkar
2.	VFDS	Tanihar
3.	Range	Kamlah
4.	Division	Joginder Nagar
5.	Village	Tanihar
6.	Block	Dharampur
7.	District	Mandi
8.	Total no. of members in SHG	10 females
9.	Date of formation	18-02-2015
10.	Bank a/c No.	33210105338
11.	Bank details	HP State Co-Op Bank Tihra
12.	SHG/CIG monthly savings	100
13.	Total saving	121038
14.	Total inter loaning	-
15.	Cash Credit Limit	-
16.	Repayment status	-

3. Beneficiaries Detail

Sr. No.	Name	M/F	Father/ Husband name	Designation	Category	Education	Contact no.
1	Sapna Devi	F	Rakesh Kumar	President	SC	10+2	7018686316
2	Asha Devi	F	Varun Rana	Secretary	General	MA B.Ed	7018149511
3	Samsya Devi	F	Shashi Pathania	Member	General	MA	9015176329
4	Neelam Kumari	F	Sanjay Pathania	Member	General	BA	8219981452
5	Rukmani Devi	F	Roshan Lal	Member	General	Primary	7807513460
6	Kamla Devi	F	Lekh Raj	Member	General	Primary	8580421675
7	Praval Kumari	F	Ankur	Member	General	BA	7018529390
8	Sharda Devi	F	Jeevan Lal	Member	General	Primary	8894959041
9	Reeta Devi	F	Om Chand	Member	General	Primary	9459302423
10	Priyanka	F	Ankush	Member	General	BA	7018118240

4. Geographical details of the village

1	Distance from the District HQ	115 Km
2	Distance from Main Road	1 Km
3	Name of local market & distance	Dharampur -15 km
4	Name of main market & distance	Sarkaghat, mandi- 25Km, 115 Km
5	Name of main cities & distance	Mandi - 115 km Sarkaghat - 25 Km Dharampur- 15 Km Sandhol -25 Km
6	Name of main cities where product will be sold/ marketed	Sarkaghat, Dharampur, Sandhol, Awah Devi, Mandi

5. Executive Summary-

Bee Keeping income generation activity has been selected by Gaytri Parivar Tikkar Self Help Group. This IGA will be carried out by 10 ladies of this SHG. This business activity will be carried out yearly by group members. The process of honey production takes about 75 to 90 days. 3 Kg of honey will be obtained from 1 box. The selling price of 1 Kg of honey will be around Rs. 500-600 per Kg.

6. Description of product related to Income Generating Activity-

1	Name of the Product	Honey
2	Method of product identification	This activity has been decided by group members. Also, there is a huge demand of honey in market.
3	Consent of SHG/ CIG / cluster members	Yes

7. Production Processes-

- Group will process honey prepared by honey bees. This business activity will be carried out whole year by group members.
- The process of honey/bee farming is 75 to 90 days. Production process includes cleaning of box, harvesting of honey and packing in glass jar.
- Initially group will obtain 1.50 qtl honey in every three months and in future, group will obtain as per demand and will also make other products which also take the same process.
- As there are total of 10 members in the group, they will be able to do the work efficiently. In every monthly meeting, they will divide the work of each member and set their monthly product target and can also change the role of member if necessary.

8. Production Planning -

1.	Production Cycle	75-90 days
2.	Man power required per cycle(No.)	10 ladies
3.	Source of raw materials	Adjoining forest/ farmers field and orchard flowers.
4.	Source of other resources	Medicinal flowers in the forest
5.	Quantity required per month (plates)	3 Kg every 75 to 90 days per box
6.	Expected production per month(plates)	3 Kg per box total 1.50 qtl every 75-90 days duration

Requirement of raw material and expected production

Sr. No.	Raw material	Unit	Quantity	Amount per kg	Amount
1.	Honey boxes	50	1.50 qtl every 75-90 days	Rs. 600	90,000/-

9. Sale & Marketing -

1	Potential market places	Sarkaghat, Dhrampur, Sandhol, Awah Devi, Mandi
2	Distance from the unit	25 Km, 15 Km, 25 Km, 35 km, 115 Km
3	Demand of the production market place/s	Honey is in demand all round the year. Potential demand will be from marriage, other religious functions.
4	Process of identification of market	Group members, according to their production potential and demand in market, will select list of retailer or whole seller. 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 500 gm, 1 Kg & 2 Kg packaging.
6	Product branding	At CIG/SHG level product will be marketed by branding CIG/SHG. Later this IGA may require branding at cluster level.
7	Product "slogan"	"A product of SHG- Sweet Honey"

10. SWOT Analysis-

❖ Strength-

- ❖ Raw material easily available.
- ❖ Proper packing and easy to transport.
- ❖ Product shelf life is long.
- ❖ Few competition with other same product in the area.
- ❖ High chance to be a well established brand.

❖ Weakness-

- ❖ Effect of temperature, humidity, in flowering season.
- ❖ New SHG may face difficulties while management and planning.
- ❖ Highly labour intensive work.

❖ Opportunity-

- ❖ There are opportunities of expansion with production at a larger scale.
 - ❖ Demand is high during marriages and other functions.
 - ❖ Regular demand can come from local food stalls and consumption by buyers in all seasons.
- ❖ Threats/Risks–
- ❖ Internal conflict in group, lack of transparency, lack of high risk bearing capacity and lack of leadership in distribution of labour among the group member.
 - ❖ Effect of temperature, moisture at time of flowering and particularly in winter and rainy season.

11. 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 harvesting of honey.
- ❖ Some group members will involve in production process.
- ❖ Some group members will involve in packaging and marketing.

12. Description of Economics -

A. Capital Cost				
S. No.	Particulars	Quantity	Unit Price	Amount (Rs)
	Per Box			
1	Box	1	1600	1600
2	Bee frames	8	400	3200
3	Box extra with frames	10	-	1900
4	Stand	2	250	500
	Total			7200
a.	Total capital cost per 5 boxes			36000
5	Bee veil	1	100	100
6	Hive tool	1	100	100
7	Smoker	1	600	600
8	Gloves	1	200	200
9	Bucket	10	200	2000

10	Full bee suit		3000	3000
	Total for one set of 5 boxes			42000
b.	Total for ten sets	10	42600	420000
11	Honey extractor	1	20000	20000
12	Honey extractor tray	1	5000	5000
13	Honey extractor net	1	3500	3500
14	Knife	2	200	400
c.	Total			448900
Total Capital Cost (A) = c			448900	

B. Recurring Cost					
S. No.	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Labour (will be done by SHG members)			-	-
2	Food grader plastic jar	-	100	22	2200
3	Transportation				3000
5	Other (stationary, electricity bill, water bill, machine repair)			-	3000
Total Recurring Cost (B) = 8,200					

C. Cost of production		
S. No.	Particulars	Amount
1	Total recurring cost	8,200
2	10% depreciation annually on capital cost	44890
Total = 53,090		

D. Selling price calculation (per cycle)				
S. No.	Particulars	Unit	Quantity	Amount
1	Cost of production	Kg	1	It will decrease as the quantity of production increases
2	Current market price	Kg	1	₹ 600-700
3	Expected selling price by SHG	Kg	1	₹ 600

13. Analysis of Income and Expenditure (per month) -

S. No.	Particulars	Amount
1	10% depreciation annually on capital cost	44890
2	Total Recurring Cost	8,200
3	Total Production every three month	1.50 qtl
4	Selling Price (per Kg)	600
5	Income generation every three months	90,000
6	Net profit (Income generation- total recurring cost)	90,000 - 8,200= 81,800
7	Distribution of net profit	<ul style="list-style-type: none"> ❖ Profit will be distributed equally among members monthly/yearly basis. ❖ Profit will be utilized to meet recurring cost. ❖ Profit will be used for further investment in IGA

14. Fund Requirement -

S. No.	Particulars	Total Amount (Rs)	Project Contribution	SHG contribution
1	Total capital cost	448900	336675	112225
2	Total Recurring Cost	8,200	0	8,200
3	Training/capacity building/skill up-gradation.	42,000	42,000	0
Total		499100	378675	120425

15. Sources of Fund -

Project support	<ul style="list-style-type: none">✧ 75% of capital cost will be provided by project.✧ Up to Rs 1 lakhs will be parked in the SHG bank account.✧ Training/capacity building/ skill up-gradation cost.✧ The subsidy of 5% interest rate will be deposited directly to the Bank/Financial Institution by DMU and this facility will be only for three years. SHG have to pay the installments of the Principal amount on regular basis.	Procurement of machines/equipment will be done by respective DMU/FCCU after following all codal formalities.
SHG Contribution	<ul style="list-style-type: none">✧ 25% of capital cost to be borne by SHG.✧ Recurring cost to be borne by SHG	

16. Training/capacity building/skill up-gradation -

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

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

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

17. Other sources of income-

Income from bee wax.

18. 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.
- ✧ Project support - The subsidy of 5% interest rate will be deposited directly to the Bank/Financial Institution by DMU and this facility will be only for three years. SHG/CIG have to pay the installments of the Principal amount on regular basis.

19. 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.

Some key indicators for the monitoring are as:

- ✧ Size of the group
- ✧ Fund management
- ✧ Investment

- ✧ Income generation
- ✧ Quality of product

20. Remarks

By maintaining the high quality of their product and maintaining a proper manufacturing plan they have targeted to achieve this.

Members belong to low income group and they can contribute 25% and project will bear remaining 75%.

21. Group Member Individual Photos:



Sapna Devi



Neelam Devi



Sharda Devi



Reeta Devi



Samsya



Kamla Devi



Aastha Devi



Praval Kumari



Rukmani



Priyanka Pathania

22. Group Photo:



23. Resolution-cum-Group-consensus Form:

Resolution cum Group consensus form

It is decided in the General house meeting of the group Gayatri Parivar Tikkar held on 15.10.2022 at Tanihar that the group will undertake the Bee keeping as Livelihood Income Generation Activity under the Project for Implementation of Himachal Pradesh Forest Ecosystem management and Livelihood (HEMFL) assisted by Solha Devi and Ashu

Signature of group President _____
Signature of group secretary _____

प्रधान [Signature] सचिव
श्रीम वन विकास समिति, तनिहार DS,
ग्राम पंचायत तनिहार, तह० धर्मपुर,
जिला मन्दी (हि० प्र०)

24. Business Plan Approval by VFDS and DMU:

Business Plan Approval by VFDS and DMU

Gayatri Parivar Tikkar Group will undertake the bee keeping a
Livelihood Income Generation Activity under the Project for Implementation
of Himachal Pradesh Forest Ecosystem Management and Livelihood (JIG)
assisted in this regard business Plan of Amount Rs. 4,99,100 has
been submitted by the group on 15.10.2022 and the business plan
has been approved by VFDS Tanihar

Business Plan is submitted to DMU through FTU for further action please

प्रधान Satha Devi सचिव Asha

शुभचिन्तक विभाग, DMU, जोगिन्दर नगर, हरियाणा
संस्थापक दिनांक: 2017-18

Thank You.

Signature of group President
secretary

Signature of group
secretary

प्रधान [Signature] सचिव
शुभचिन्तक विभाग, DMU, जोगिन्दर नगर,
संस्थापक विभाग, सचिवालय, राहण धर्मपुर, VFDS
जिला मण्डी (डि० प्र०)

D.M.U.-Camp-
Divisional Forest Officer
Joginder Nagar

DMU Camp DFO Joginder Nagar

[Signature]

