



**Income Generation Activity
Business Plan Mushroom
Cultivation
2022**



**Saraswati SHG Mushroom Cultivation -Self Help Group VFDS
Kinnu**

| | | |
|---------------------|----|----------------------|
| SHG/ Name | :: | Saraswati SHG |
| VFDS Name | :: | Kinnu |
| FTU/Range | :: | Sarahan |
| DMU/Division | :: | Rampur |
| FCCU/ Circle | :: | Rampur |

| | |
|---------------------|-----------------------------------|
| Sponsored by | Prepared by |
| PIHPFEM&L | DMU JICA Rampur and Saraswati SHG |

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1. Introduction

A mushroom farming business can be a means of big profit in just few weeks with considerably low short up capital investment to start the business. The cultivation of mushrooms is an art and requires both study and experience. Different types of mushrooms have different productions cost and it is important to decide on a budget availability and the demand in the locality and acceptable in the target market. Broadly there are three types of mushrooms such as:

1. Button mushroom
2. Oyster mushroom(Dhingri Mushroom)
3. Paddy straw mushroom.

The members of this SHG are more familiar and comfortable with the white button mushroom and Dhingri mushroom and therefore it has been decided that this SHG will grow white button mushroom. Mushroom farming suits best to the people who enjoy gardening, growing plants and take keen interest in agricultural activities. Since the group members are already in agriculture/horticulture activities in their own fields, therefore this activity as income generating activity has been finalized by this SHG and business plan has been initiated by them. This activity will aim at enhancing their income and thereby improving the livelihood and living standard of the group members.

2. Executive Summary –

Kinnoo VFDS: -

Kinnoo VFDS falls under Development Block Rampur and Bhagawat Beat of Sarahan Range in Rampur Forest Division.

| | |
|-------------------|-----|
| No. of households | 118 |
| BPL families | 40 |
| Total population | 585 |
| Total cattle | 70 |

3. Description of SHG.

The informal Saraswati SHG group was formed in May 2022 under Kinnu VFDS to provide livelihoods improvement support by up-gradating skill and capacities. The group consists of poor and marginal farmers.

Saraswati SHG group is purely a women group consist of marginal and weaker section of the society having less land resources. In order to meet out their financial requirements' they decided to go ahead with Mushroom cultivation which can enhance their income. There are 12 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.

| S No | Name (Kumari/Smt.) | Name of Father/Husband(Shri) | Designation | Category | Age | Qualification | Contact No |
|------|--------------------|------------------------------|-------------|----------|-----|-----------------|------------|
| 1 | Bala Dasi | Purshotam | President | SC | 38 | 5th | 7650088074 |
| 2 | Kanta Devi | Shiv Ram | Treasurer | SC | 52 | 5th | 8988206282 |
| 3 | Indravati | Tara Chand | Member | SC | 36 | 5 th | 9418131817 |
| 4 | Santosh Kumari | Mohan Lal | Member | SC | 22 | 9th | 9459982422 |
| 5 | Prem Patti | Suresh | Member | SC | 33 | 5 th | 9816029771 |
| 6 | Seva Dasi | Bhagat Ram | Member | SC | 50 | 5th | 7650008762 |
| 7 | Chandramani | Divan Singh | Member | SC | 46 | 5th | 8628871582 |
| 8 | Vidya Devi | Bir Singh | Member | SC | 41 | 5th | 9459842183 |
| 9 | Heera Devi | Balam Ram | Member | SC | 38 | 5th | 7807317632 |
| 10 | Shael Putri | Ram Singh | Member | SC | 39 | 8th | 9459350508 |
| 11 | Tongu Devi | Charan Daas | Member | SC | 42 | 5th | 9459178232 |
| 12 | Kamla Devi | Ratan Das | Secretary | SC | 47 | 8th | 9459294961 |

Photographs of CIG members.

| | | | | |
|---|---|--|---|--|
|  |  |  |  |  |
| Smt. Bala dassi (Pradhan) | Smt. Kanta Devi (Treasurer) | Smt. Indravati | Smt. Santosh Kumari | Smt. Prem Patti |
|  |  |  |  |  |
| Smt. Seva dasi | Smt. Chandramani | Smt. Vidya Devi | Smt. Heera Devi | Smt. Shael Putri |
|  |  | | | |
| Smt. Tongu devi | Smt. Kamla Devi (Secretary) | | | |

Financial status of the SHG Saraswati- Kinnooo.

| | | | |
|------|----------------------------|----|------------------------------------|
| 2.1. | Name of SHG/ | :: | Saraswati SHG |
| 2.3 | VFDS | :: | Kinno |
| 2.4 | Range | :: | Sarahan |
| 2.5 | Division | :: | Rampur |
| 2.6 | Village | :: | Kinno |
| 2.7 | Block | :: | Rampur |
| 2.8 | District | :: | Shimla |
| 2.9 | Total no of members in SHG | :: | 13 |
| 2.10 | Date of formation | :: | 24.06.2022 |
| 2.11 | Bank Name and details | :: | HP State Cooperative Bank, Sarahan |
| 2.12 | Bank A/C No. | :: | 43410108141 |
| 2.13 | SHG/ monthly saving | :: | Rs.100/- month |
| 2.14 | Total Savings | :: | 7491/- |
| 2.15 | Total inter- loaning | :: | |
| 2.16 | Cash Credit limit | :: | |
| 2.17 | Repayment status | | |

4. Geographical detail of the Village.

| | | | |
|-----|---|---|---|
| 3.1 | Distance from District HQ | : | 180Km |
| 3.2 | Distance from Main Road | : | 4Km |
| 3.3 | Name of Local Market and distant | : | Sarahan 15 km, Jeori- 32Km |
| 3.4 | Name of main Cities and distant | : | Rampur Bsr., 50Km |
| 3.5 | Name of the main cities where products will be sold/ marketed | : | Rampur Bsr., 50Km |
| 3.6 | Status of backward and forward link ages | : | Backward linkages Training, procurement of compost bags with added spone and Forward linkages with markets and exiting 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 Mushroom 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, 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 Jeori & Rampur. Market linkages are already in place. They do not have to spend extra time and money for marketing mushrooms. |
| 4.3 | Consent of SHG/ CIG/ Cluster | :: | Consent is attached as an Annexure. |

6. Production Processes.

The training of Mushroom cultivation will be arranged by JICA project. 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 April and the following months of April/May, June July are more suitable for cultivating this mushroom. 250 Compost spawn added Bags will be purchased and fixed in hired/ rented rooms.

Three tier wooden /Bamboo racks fitting, along with four Exhaust fans one each for fresh air and other at the bottom to expel out the inner air will be installed. One ceiling Fan per room to lower the room temperature and other (heat blower) to increase the room temperatures, one Dry and wet thermometers will be installed in each 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 Rampur, the business plan with three crops of Button Mushrooms and one crop of Dhingri (70 to 75 days cycle 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 Shimla 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 =75 days) 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 = 75days) |
| 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, casing 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. Compost making 4 persons will work for 2hours for 2days. Labor work will be for total 704hrs, 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, Solan, Kullu and Palampur of Himachal Pradesh. |
| 6.4 | Source of other Resources | :: | -do- |

| | | | |
|-----|--|--|--|
| 6.5 | <p>(i)Quantity required for Button Mushroom (75 days)</p> <p>(ii) Quantity required for one cycle of Dhingri i.e 75 days</p> | | <p>250 Compost Spawn added Bags, Formalin, 200ml, 250 transparent Polythene Bags for compost, packing material (polythene sleeves)3kg.</p> <p>For Dhingri 250 Bags compost Spawn added 250 transparent Polythene Bags for Dhingri compost for replacement, Polythene sleeves 5 kg (3kg for fresh and 2 kg for replacement of torn bags)</p> |
| 6.6 | Expected production in 75 days | | <p>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.</p> <p>Button Mushrooms: - The average production of Mushroom from one Bag is 2.5 kg 1Bag =2.5kg 250 Bags x 2.5kg. = 625kg</p> |

8. Description of Marketing /Sale.

| | | | |
|-------|-------------------------------------|----|---|
| 7.1 | Potential Market Places | :: | Jeori, Jhakhri, Rampur. |
| 7.2 | Distance from unit | :: | Jeori 32 Km, Jhakhri 44Km, Rampur 50Km approximately. |
| 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 are always in demand throughout the year. |
| 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 demand is more. |
| 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 and hotels and dhabas. |
| 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 Jeori and Rampur Bazar. |
| 7.9 | Marketing strategy of the Product | :: | Initially group will contact all the vegetable retail sellers in various townships, thereafter on increase of production, the retail sellers of Rampur and Jeori market will also be contacted to sell their product. |
| 7.10 | Product Branding | :: | “Kinno’s Fresh Mushrooms”. |
| 7.11. | Product Slogan | :: | “Mushroom Khao Sehat Banao” |

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 Analysis.

| S.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 growing cycles are short, production will be throughout the year. Readymade Compost bag are available in the open market. For SHG Financial support Trainings and exposures will be organized by JICA Forestry Project as per the norms and instructions. |
| 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 are anticipated and are negotiable with the group. |

11. Description of Potential risks and measures to mitigate them.

| Sr.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, cleanliness 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 member's experience. |

12. Financial projections.

1st Cycle

| Sr. No | PROJECT COST | Amount in Rs. |
|----------|---|---------------|
| A | CAPITAL COST | |
| A.1 | Construction of three tire wooden /Bamboo racks fitting | 15000 |
| a | Ceiling Fan (1 No) | 2500 |
| b | Exhaust fans (2) | 3000 |
| c | Room heat/ blower/ (heat pillar) | 1500 |
| d | Dry and wet thermometer (1 set) | 1000 |
| e | Weighing electronic machine (1no) | 900 |
| f | Hot plastic ceiling rod (1no) | 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 (6no) | 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 1800/Month. (3 month) | 3000 |
| B.2 | Formalin | 600 |
| B.3 | Labour wages 88 day = (@ Rs 275/ day) = Rs 24200 | 24200 |
| B.4 | Dhingri Mushroom Compost Bags 250 no. @ Rs 90 per bag and other raw material including carriage | 22500 |
| 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 | 58800/- |
| | | |
| | Total Project cost (A+B) = 44975+58800 = | 103775 |
| | | |

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 | 3000 |
| 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 kg | No | 250 | 90 | 22500 |
| 5. | Packaging (packaging material etc.) | Kg | 5 | 600 | 3000 |
| 6. | Transportation Charges | - | - | - | 1000 |
| 7. | Electricity and water usage charges @ Rs1000 per month | Month | 3 | 1000 | 3000 |
| 8. | Miscellaneous expenditure (stationery, Bill book, receipt etc.) | | L/S | - | 1500 |
| | Total | | | | 58800 |
| 9. | Total Production in Kg. | Compost Dhingri | | | 2500 kg 750 kg |

| | | | |
|-----|----------------------------------|---------------------------------|-----------------|
| 10. | Sale of Production in Kg. | Dhingri 2500 Kg @ RS 100 | 250000/- |
| | | Compost 750kg@10kg | 7500 |
| | | | 257500 |
| 11. | Total Benefit | 257500-(1125+58800) | 197575 |

Note: - The net profit of Rs. 197575/- will be kept as emergency reserve for future contingency.

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 800/Month. (3 month) | Month | 3 | 1000 | 3000 |
| 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 | 22500 |
| 5. | Packaging (packaging material etc.) | Kg | 2.5 | 600 | 1500 |
| 6. | Transportation Charges | - | - | - | 1000 |
| 7. | Electricity and water usage charges @ Rs1000 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. | Total sale (Kg) | 625kg @ Rs 100 | | | 62500 |
| | | Compost 750 kg @ Rs 10 | | | 7500 |
| | | | | Total | 70000 |
| 11. | Total Profit | 7000-(1125+57300) | | | 11575 |

Note: - The total profit of Rs.11575 after 2nd cycle is available to be distributed amongst the SHG members.

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 1800/Month. (3 month) | Month | 3 | 1000 | 3000 |
| 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 300 no. @ Rs 90 per bag and other raw material including carriage | No | 250 | 90 | 22500 |
| 5. | Packaging (packaging material etc.) | Kg | 2.5 | 600 | 1500 |
| 6. | Transportation Charges | - | - | - | 1000 |
| 7. | Electricity and water usage charges @ Rs1000 per month | Month | 3 | 1000 | 3000 |
| 8. | Miscellaneous expenditure (stationery, Bill book, receipt etc.) | | L/S | - | 1500 |
| | Total | | | | 57300 |
| 9. | Total Production in Kg. | ButtonMushroom Compost | | | 625kg 750 kg |
| 10. | Sale of Production in Kg. | 625kg @ Rs 100 Compost 750 kg @ Rs 10 | | | 62500 7500 |
| | | | | Total | 70000 |
| 11. | Total Profit | 70000-(1125+57300) | | | 11575 |
| Note: - Total profit of Rs. 11575/- after 3 rd cycle is available to be distributed amongst the SHG members. | | | | | |

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 1800/Month. (3 month) = | Month | 3 | 1000 | 3000 |
| 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 300 no @ Rs 90 per bag and other raw material including carriage | No | 250 | 90 | 22500 |
| 5. | Packaging (packaging material etc.) | Kg | 2.5 | 600 | 1500 |
| 6. | Transportation Charges | - | - | - | 1000 |
| 7. | Electricity and water usage charges @ Rs1000 per month | Month | 3 | 1000 | 3000 |
| 8. | Miscellaneous expenditure (stationery, Bill book, receipt etc.) | | L/S | - | 1500 |
| | Total | | | | 57300 |
| 9. | Total Production in Kg. | ButtonMushroom Compost | | | 625kg 750 kg |
| 10. | Sale of Production in Kg. | 625kg @ Rs 100 | | | 62500 |
| | | Compost 750 kg @ Rs 10 | | | 7500 |
| | | Total | | | 70000 |
| 11. | Total Profit | 70000-(1125+57300) | | | 11575 |

Note: - Total profit of Rs. 11575/- after 4th cycle is available to be distributed amongst the SHG members.

13. Summary of Economics.

(a) Cost of Production in Four Circle

| Sr.No | Particular | Amount in Rs. |
|--------|---------------------------------|---------------|
| 1. | Total Recurring Cost | |
| (i) | First Cycle Dhingri | 58800 |
| (ii) | Second Cycle Button Mushroom | 57300 |
| (iii) | Third Cycle Button Mushroom | 57300 |
| (iv) | Fourth Cycle Button Mushroom | 57300 |
| | Total | 230700 |
| 2. | Total Income | |
| (v) | First Cycle Dhingri | 257500 |
| (vi) | Second Cycle Button Mushroom | 70000 |
| (vii) | Third Cycle Button Mushroom | 70000 |
| (viii) | Fourth Cycle Button Mushroom | 70000 |
| 3. | Net income | 467500 |

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 |

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

15. Fund flow in the group:

| Sr.No. | Particulars | Total Amount (Rs) | Project contribution | SHG contribution |
|--------|--|-------------------|----------------------|------------------|
| 1 | Total capital cost | 44975 | 33731 | 11244 |
| 2 | Total Recurring Cost | 230700 | 0 | 230700 |
| 3 | Trainings/capacity building/Skill up-gradation | 60000 | 60000 | 0 |
| | Total outlay | 335675 | 93731 | 241944 |

Note-

- **Capital Cost** - 75% of the total capital cost will be borne by the Project
- **Recurring Cost** –The entire cost will be borne by the SHG/CIG.
- **Trainings/capacity building/skill up-gradation** –Total cost to be borne by the Project

16. Sources of funds and procurement:

| | | |
|------------------|--|---|
| Project support; | <ul style="list-style-type: none">• 75% of capital cost will be utilized for purchase of machineries including equipments.• Upto Rs. 1 lakh will be parked in the SHG bank account as a revolving fund.• Trainings/capacity building/ skill up-gradation cost. | Procurement of machines/equipments 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 | |

17. 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.

Resolution-cum-Group Consensus Form

It is decided in the General House meeting of the Self Help Group Saraswati held on 29.11.2022 at Kinnor that our Self Help Group will undertake the Mushroom Cultivation as Livelihood Income Generation Activity under the Project for improvement of Himachal Pradesh.

Forest Ecosystem Management & Livelihoods (JICA Assisted).

कलादासी

प्रधान
सुरक्षी स्वयं सहायता समूह
किन्नोर

President

Signature of Group Pradhan

मन्दीरा दास
Secretary
Signature of Group Secretary

Business Plan Approval by VFDS & DMU

Saraswati Self Help Group will undertake the *Mushroom Cultivation*

As Livelihood Generation Activity under the Project for improvement of Himachal Pradesh Forest Ecosystem Management & Livelihood (JICA Assisted). In this regard Business Plan of Amount (Rs.) *3,35,675/-* has been submitted by this group on dated *29.11.2022* and this business plan has been approved by *Kinnoo* VFDS.

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

Thank you.

Lg/11m

Signature of VFDS Pradhan

[Signature]
Signature of VFDS Secretary