

## Business Plan

On

### Income Generation Activity

#### FOOD PROCESSING – Food processing ( Seera-Badi)

For

#### Self Help Group – Bhole



SHG/CIG name  
VFDS name  
Range  
Division

Bhole  
Gugga Chatri  
Jaisinghpur  
Palampur

#### Prepared Under-

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



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## 1. Introduction-

Seera is made from the wheat and this wheat halwa is traditional and famous dish of himachal Pradesh. After the harvest of wheat, the female of rural Himachal Pradesh start the preparation of Seera with the newly harvested wheat or the old wheat. They soak the grains of wheat in water for three days. So, that it become soft and after three days. They take strain out the water from grains and wash it with water for several times. After that they make a paste of the wheat grains with help of a machine and let it dry on a netted material. So, that the excess water can be separated out. Within two days of drying in the sun, the Seera is formed. Now the Seera is ready for storing. Seera is considered to be a healthy dish and is liked by people of all age groups. It can be enjoyed with food as a sweet dish. The process of cooking Seera is also easy. As you have to just dissolve the dried Seera in water and then cook it for 5-10 minutes and it is ready to serve.

Badi is made from the lentils and Lentils are rich in fibre, folate and potassium making them a great choice for the heart and for managing blood pressure and cholesterol. They are also a good source of protein. Seera is a traditional fermented food prepared in Bilaspur, Kangra, Hamirpur, Mandi, Shimla and Kullu districts of Himachal Pradesh. It is a starch based food made by soaking, crushing and fermenting wheat grains used to prepare sweet dish/snack generally served people during religious fast. The level of essential amino acids especially methionine, phenylalanine, threonine, lysine and leucine also increased during seera fermentation. As seera is biologically enriched with vitamins and amino acids during fermentation so it forms a good source of nutrition to the people who consume it. The most lucrative aspect of the Seera-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 the product is liked by customers the business will flourish like anything.

After discussing about the market potential and different aspects very carefully before getting into this IGA ( Income Generation Activity). The Bhole SHG group has collectively decided of Seera-Badi making as their Income Generation Activity(IGA). Bhole SHG is formed under Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted), which fall under VFDS Gugga Chatri. This SHG consists of 8 females. These females already had the experience of making Seera-Badis and now with the help of this project funding, training and assistance. They will be able to manufacture Seera-Badis at a large scale and will become self independent and generate income. 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                | Bhole                |
| 2.  | VFDS                        | Gugga Chatri         |
| 3.  | Range                       | Jaisinghpur          |
| 4.  | Division                    | Palampur             |
| 5.  | Village                     | Gulehar              |
| 6.  | Block                       | Lambagaon            |
| 7.  | District                    | Kangra               |
| 8.  | Total no. of members in SHG | 8                    |
| 9.  | Date of formation           | 13-09-2022           |
| 10. | Bank a/c No.                | 50074979508          |
| 11. | Bank details                | KCC Bank Jaisinghpur |
| 12. | SHG/CIG monthly savings     | 50 per members       |
| 13. | Total saving                | 1600                 |
| 14. | Total inter loaning         | -                    |
| 15. | Cash Credit Limit           | -                    |
| 16. | Repayment status            | -                    |

### 3. Beneficiaries Detail

| S.no | Name              | M/<br>F | Father/<br>Husband name | Category | Designation | Contact no. |
|------|-------------------|---------|-------------------------|----------|-------------|-------------|
| 1    | Rinku Devi        | F       | Rajesh Kumar            | General  | Pardhan     | 94182-25804 |
| 2    | Bandana           | F       | Dinesh Kumar            | General  | Secretary   | 89741-38982 |
| 3    | Meena<br>Kumari   | F       | Rakesh Kumar            | General  | Member      | 98056-38815 |
| 4    | Neha              | F       | Rakesh Kumar            | General  | Member      | 98056-38815 |
| 5    | Sikha             | F       | Dinesh Kumar            | General  | Member      | 86290-18987 |
| 6    | Sakuntla<br>Devi  | F       | Jaswant Singh           | General  | Member      | 94591-48001 |
| 7    | Roshani<br>Kumari | F       | Roop Lal                | General  | Member      | 94188-36100 |
| 8    | Bimla Devi        | F       | Vikram Chand            | General  | Member      | 78075-26285 |

#### 4. Geographical details of the Village

|   |  |                       |
|---|--|-----------------------|
| 1 | Distance from the District HQ                            | 85 km                 |
| 2 | Distance from Main Road                                  | 01 Km                 |
| 3 | Name of local market & distance                          | Jaisinghpur and 08 Km |
| 4 | Name of main market & distance                           | Jaisinghpur and 08 Km |
| 5 | Name of main cities & distance                           | Palampur and 55Km     |
| 6 | Name of main cities where product will be sold/ marketed | Palampur and 55Km     |

#### 5. Market Potential-

The market of Seera-Badis is on the ever increasing side both in domestic and export market. In the market Poha, Upma are served as ready to eat food items in which you have to just add water. In the same way we can also promote seera. In the initial phase of the group, we will sell seera in a packed box and badi also in the same manner. Depending upon the result from the market, we can further plan to sell seera as a ready to eat item.

#### 6. Executive Summary-

Food Processing (Seera-Badi making) income generation activity has been selected by this Self Help Group. This IGA will be carried out by all ladies of this SHG. This business activity will be carried out yearly by group members. The process of making Seera-Badi takes around 12-15 & 3-4 days respectively. Production process of making badi & seera includes process like cleaning, washing, soaking, grinding, mixing drying etc. Product will be sold directly by group or indirectly through retailers and whole sellers of near market initially.

## 7. Description of product related to Income Generating Activity-

|   |                                       |                                   |
|---|---------------------------------------|-----------------------------------|
| 1 | Name of the Product                   | Seera-Badi making                 |
| 2 | Method of product identification      | Has been decided by group members |
| 3 | Consent of SHG/ CIG / cluster members | Yes                               |

## 8. Description of Production Processes-

### Badi:

- Group will make badi of moong, maah, masar daal and danthal(arbi pata). This business activity will be carried out whole year by group members.
- The process of making badi takes around 3 days.
- Based on assumption 1 kg of badi will be manufactured by 1.25-1.50 Kg of daal and 150-200 gram of masala ( kaali mirch, badi elachi, ajwain, jeera etc)
- Production process includes process like cleaning, washing, soaking, grinding, mixing, drying etc.

### Seera:

- Group will make seera of wheat. 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 badi will be manufactured by 2 Kg of wheat seeds.
- Production process includes process like cleaning, washing, soaking, grinding, mixing, drying etc.

## 9. Seera-Badi making business compliance -

Seera-Badi is a food item therefore different regulation of the state government need to be followed. Since IGA is being taken up initially on small scale therefore these legal issues will be address 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.

## 10. Production Planning -

|   |  |                                    |
|---|--|------------------------------------|
| 1 | Production Cycle for Seera-Badi making (in days) | 12-15 days & 3-7days respectively. |
| 2 | Man power required per cycle(No.)                | All ladies                         |
| 3 | Source of raw materials                          | Local market/Main market           |
| 4 | Source of other resources                        | Local market / Main market         |
| 5 | Quantity required per cycle(Kg) Seera            | 400 kg of wheat seeds initially    |
| 6 | Expected production per cycle (Kg) Seera         | 200 Kg initially                   |
| 7 | Quantity required per cycle (Kg) Badi            | 30 kg daal and 4.5-5 kg masala     |
| 8 | Expected production per cycle (Kg) Badi          | 25 Kg                              |

Requirement of raw material and expected production.

| S.no | Raw material | Unit | Time    | Quantity(approx) | Amount per Kg(Rs) | Total amount | Expected production Per month(Kg) |
|------|--------------|------|---------|------------------|-------------------|--------------|-----------------------------------|
| 1    | Wheat seeds  | Kg   | Monthly | 400              | 20                | 8000         | 200                               |
| 2    | Daal         | Kg   | Monthly | 300              | 120               | 36,000       | 250                               |
| 3    | Masala       | Kg   | Monthly | 50               | 200               | 10,000       |                                   |



## 11. Description of Sale & Marketing -

|   |   |   |
|---|---|---|
| 1 | Potential market places                 | Jaisinghpur, Shivnagar, Sujanpur, Palampur  |
| 2 | Distance from the unit                  | 8 Km , 15 Km, 40 Km, 30 Km respectively   |
| 3 | Demand of the production 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 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 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”                        | “Bhole Seera-Badi A product of SHG”   |

## 12. SWOT Analysis-

### ❖ Strength–

- ❖ 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 labor 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 festive & marriage season.
- ❖ There are opportunities of expansion with production at a larger scale.

❖ Daily consumption and consumption 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.

### 13. 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.

### 14. Description of Economics -

| A CAPITAL COST Badi & Seera   |   |          |           |              |
|-------------------------------|---|----------|-----------|--------------|
| S. No.                        | Particulars                               | Quantity | Unit Rate | Amount       |
| 1                             | Grinder machine (1-2 HP)WITH installation | 1        | 20000     | 20000        |
| 2                             | Water tub (40-50 ltr)                     | 3        | 800       | 2400         |
| 3                             | Drum for storage                          | 3        | 1500      | 4500         |
| 4                             | Plastic sheets (40*60 inch)               |          | LS        | 2000         |
| 5                             | Plastic mugs                              |          | LS        | 1000         |
| 6                             | Kitchen tools                             |          | LS        | 4000         |
| 7                             | Water strainer                            |          | LS        | 2000         |
| 8                             | Almirah/racks                             |          | LS        | 5000         |
| 9                             | Digital weighing machine                  | 1        | 1000      | 1000         |
| 10                            | Pouch Plastic Packaging Machine           | 1        | 2000      | 2000         |
| 11                            | Apron, Cap, Gloves etc                    |          | LS        | 2000         |
| 12                            | chairs, table                             |          | LS        | 5000         |
| 13                            | Mixer                                     | 1        | 8000      | 8000         |
| <b>Total Capital cost (A)</b> |   |          |           | <b>58900</b> |

| B                               |  |          |           |              |
|---------------------------------|--|----------|-----------|--------------|
| Recurring Cost                  |  |          |           |              |
| S. No.                          | Particulars  | Quantity | Unit Rate | Amount       |
| 1                               | Daal (Kg/month)  | 300      | 120       | 36000        |
| 2                               | Masala (Kg/month)  | 45       | 200       | 9000         |
| 3                               | Wheat seeds (Kg/month)   | 400      | 20        | 8000         |
| 4                               | Rent   | 1        | 500       | 500          |
| 6                               | Packaging material   | LS       | LS        | 1000         |
| 7                               | Transpoptation   | 1        | 500       | 500          |
| 8                               | Other ( stationary, electricity, water bill, machine repair etc) | 1        | 1000      | 1000         |
| <b>Total Recurring Cost (B)</b> |  |          |           | <b>56000</b> |

Note – The group members will do the work themselves and therefore labour cost has not been included and the members will manage between them the working schedule to be followed.

### Cost of production:

| C. Cost of production |   |        |
|-----------------------|---|--------|
| S. No.                | Particulars                               | Amount |
| 1                     | Total recurring cost                      | 56,000 |
| 2                     | 10% depreciation annually on capital cost | 5,890  |
| <b>Total = 61,890</b> |   |        |

| D. Selling price calculation |                              |      |            |
|------------------------------|------------------------------|------|------------|
| S. No.                       | Particulars                  | Unit | Amount Rs. |
| 1                            | Cost of production Seera     | Kg   | 60         |
| 2                            | Current market price Seera   | Kg   | 150-180    |
| 3                            | Expected selling price Seera | Kg   | 150        |
| 4                            | Cost of production Badi      | Kg   | 190        |
| 5                            | Current market price Badi    | Kg   | 300        |
| 6                            | Expected selling price Badi  | Kg   | 250        |

| E. Average income monthly by way of sale of /Seera-Badi |               |             |             |               |
|---|---------------|-------------|-------------|---------------|
| S. No.  | Particulars   | Quantity Kg | Cost per Kg | Amount        |
| 1   | Sale of Seera | 200         | 150         | 30,000        |
| 2   | Sale of Badis | 250         | 250         | 62,500        |
| <b>Total</b>  |               |             |             | <b>92,500</b> |

### 15. Cost Benefit Analysis ( Monthly)

| Cost benefit analysis ( monthly) |  |  |
|----------------------------------|--|--|
| S. No.                           | Particulars                                | Amount   |
| 1                                | Total recurring cost                       | 56,000   |
| 2                                | Total sale amount                          | 92,500   |
| 3                                | Net profit ( Sale amount - Recurring cost) | 36,500   |
| 4                                | 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> |

### 16. Fund flow arrangement in SHG -

| S. No. | Particulars                                    | Total Amount (Rs) | Project Contribution | SHG contribution |
|--------|--|-------------------|----------------------|------------------|
| 1      | Total capital cost                             | 58,900            | 44,175               | 14,725           |
| 2      | Total Recurring Cost                           | 56,000            | 0                    | 56,000           |
| 3      | Training/capacity building/skill up-gradation. | 50,000            | 50,000               | 0                |
| Total  |  | 164,900           | 94,175               | 70,725           |

Note:

- i) Capital cost- 75% capital cost will be borne by the project and 25% by the SHG.
- ii) Recurring cost- to be borne by the SHG.
- iii) Training and capacity building/ skill up gradation to be borne by the project.

### 17. Sources of Fund -

|                 |   |  |
|-----------------|---|--|
| Project support | <ul style="list-style-type: none"> <li>✧ 75% of capital cost will be provided by project if members belong to SC/ST/Poor women. If the members belong to general then 50% capital cost is will be borne by project.</li> <li>✧ Up to Rs 1 lakhs will be parked in the SHG bank account.</li> <li>✧ Training/capacity building/ skill up- gradation cost.</li> </ul> | Procurement of machines/equipment will be done by respective DMU/FCCU after following all codal formalities. |
|-----------------|---|--|

|                  |  |  |
|------------------|--|--|
|                  | <ul style="list-style-type: none"> <li>✧ 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.</li> </ul> |  |
| SHG Contribution | <ul style="list-style-type: none"> <li>✧ 50% or 25% of capital cost to be borne by SHG for general category and other categories respectively.</li> <li>✧ Recurring cost to be borne by SHG.</li> </ul>  |  |

### 18. 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

### 19. Computation of break-even point -

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

= 58,900/(200-125)

= 785 Kg

In this process break-even will be achieved after selling 785 kg of Seera-Badis.

### 20. 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 has to pay the installments of the Principal amount on regular basis.

## **21. Monitoring Method-**

- ❖ 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 are as:

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

## **22. Remarks**

This group will make seasonal vegetables Seera-Badi depending upon the availability of raw material and response from the market.

### 23. Group member's Individual photos



Rinku devi



Meena Kumari



Bandana



Bimla devi



Roshani Devi



Sakuntla Devi



Neha



Shikha

**24. Group photos:**





## 25. Resolution-cum Group consensus form

### Resolution-cum-Group-consensus Form

It is decided in the General house meeting of the group Bhole held on 19/12/2022 at Gulebar that our group will undertake the Seema Badiyan as Livelihood Income Generation Activity under the Project for Implementation of Himachal Pradesh Forest Ecosystem management and Livelihood (JICA assisted).

इरुं देवी  
Signature Of group President  
प्रधान  
स्वयं सहायता समूह  
गलेहड़ डाकघर करनघट  
पंचायत जलेट वि० ख० लम्बागांव  
(हि०प्र०) 176095

वन्दना  
Signature Of group secretary  
सचिव  
स्वयं सहायता समूह  
गलेहड़ डाकघर करनघट  
पंचायत जलेट वि० ख० लम्बागांव  
जिला कांगड़ा (हि०प्र०) 176095

Devi  
Signature of President VFDS  
प्रधान  
ग्राम वन विकास समिति गुग्गा छतरौं  
ग्राम पंचायत जलेट  
दशील जयसिंहपुर  
जिला कांगड़ा हि० प्र०

## 26. Business approval by VFDS and DMU

Business Plan Approval by VFDS and DMU.

Bhole Group will undertake the Swarya & Badi as 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. 164900 has been submitted by the group on 19-12-2022 and the Business Plan has been approved by VFDS Gugga Chatri

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

Thank You.

Raj Devi  
Signature Of group President  
प्रधान  
स्वयं सहायता समूह  
गांव गुलेहड़ डाकघर करनघट

वन्दना  
Signature Of group secretary  
प्रधान  
स्वयं सहायता समूह  
गांव गुलेहड़ डाकघर करनघट  
ग्राम पंचायत जलेट वि० २३० नलगगाँव  
जिला कांगड़ा (हि०प्र०) 172095

Amj  
Signature of President VFDS  
प्रधान  
ग्राम वन विकास समिति गुग्गा चट्टी  
ग्राम पंचायत जलेट  
खेत जलसिंहपुर  
जिला कांगड़ा हि० प्र०

Approved

९  
DMU cum DFO Palampur  
Divisional Management Unit,  
Palampur Forest Division,  
Palampur

