

BUSINESS PLAN

INCOME GENERATING ACTIVITY - Bee Keeping

by
SHIV SHAKTI SHG DALI



SHG/CIG Name	::	<u>Shiv shakti SHG Dali</u>
VFDS Name	::	Jai devta Pawasi VFDS Dali
Range	::	Khasdhar Range
Division	::	Rohru

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	4-5
4	Executive Summary	5
5	Description of product related to Income Generating Activity	5
6	Production Planning	6
7	Sale & Marketing	6
8	Risk Analysis	6
9	Description of Management among members	6
10	Description of Economics	6-7
11	Analysis of Income and Expenditure	7-8
12	Fund Requirement	9
13	Sources of Fund	9
14	Trainings/capacity building/ skill up gradation	9
15	Bank Loan Repayment	9-10
16	Monitoring Method	10
17	Remarks	10
18	Photos of Group Members	10

1. Description of SHG/CIG

2.1	SHG/CIG Name	::	<u>Shiv shakti SHG Dali</u>
2.2	VFDS	::	Jai devta Pawasi VFDS Dali
2.3	Range	::	Khasdhar
2.4	Division	::	Rohru
2.5	Village	::	Dali
2.6	Block	::	Chirgaon
2.7	District	::	Shimla
2.8	Total No. of Members in SHG	::	10(female-0 & male-10)
2.9	Date of formation	::	4 January,2021
2.10	Bank a/c No.	::	89541300000615
2.11	Bank Details	::	Gramin bank chirgaon
2.12	SHG/CIG Monthly Saving	::	100/-
2.13	Total saving		8000
2.14	Total inter-loaning		-
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

2. Beneficiaries Detail:

Sr. No	Name (Sh/Smt.)	Father/Husband Name (Sh.)	Age	Qualification	Cate.	Designation	Income Source	Contact no.
1	VINAY CHAUHAN	S/O W/O	42	B.A	GEN	Pradhan	Agriculture	8894073740
2	NAVEEN KUMAR	S/O VASANT CHAUHAN	31	B.A	GEN	Sectary	Agriculture	8351933005
3	BOBINDER SINGH	VIJAY CHAUHAN	40	B.A	GEN	Member	Agriculture	9805176603
4	SANJEET KUMAR	HIRA SINGH	31	B.ed	GEN	Member	Agriculture	8219595901
5	MEHAR SINGH	PREM NATH	55	B.A	GEN	Member	Agriculture	9805059707
6	ANUJ KUMAR	BHAJAN DASS	31	B.Teh	GEN	Member	Agriculture	7807401378
7	NARENDER SINGH	VASUBDER LAL	33	M.A	GEN	Member	Agriculture	9805432663
8	SURENDER SINGH	LILAM DASS	44	M.A	GEN	Member	Agriculture	8544727207
9	PACHPAN DEV	BADRI NATH	55	10 TH	GEN	Member	Agriculture	9805095459
10	VISHVA NATH	MURAT SINGH	44	12 TH	GEN	Member	Agriculture	8894613300

2. Geographical details of the Village

4.1	Distance from the District HQ	::	145 Km
4.2	Distance from Main Road	::	0200 Meters
4.3	Name of local market & distance	::	Dhamwari/Tikari/Chirgaon/Rohru 5 to 32 Kmts
4.4	Name of main market & distance		Rohru, 34 Km
4.5	Name of main cities & distance		Rohru, 34 Km
4.6	Name of main cities where product will be sold/ marketed	::	HP Forest Deptt. & Rohru and Chirgaon

4. Executive Summary

Dhamwari/Tikari/Dali/Chirgaon Rohru Villages are the part of Gram panchayat Dali. The area is geographically very toughest and the slope is steep to precipitous. There is less cash crop in the tract and the local inhabitant grow cereal crops besides some Horticulture species like Apples, Pears, Wild Apricot and Behmi etc. are also being raised in this area and the people are involved in this activity. Apart from growing horticulture species the people also rear sheep & goat

Beekeeping is a significant sustainable, and environmental sound activity involving integration of forestry, social forestry and Agricultural supporting activity since it provides nutritional, economic, and ecological balance, while providing employment and income. This area has a good potential for beekeeping and can become a source of income for the people of this area.

Beekeeping is a low investment and skill Industry having the potential to offer direct employment to local dwellers and unemployed youth and farmers. Sustainability of this industry is therefore vital to the local peoples for their wellbeing and development.

Beekeeping plays a vital role in the livelihoods of the rural communities in four dynamic ways: -

- (i) it is an income generating activity;
- (ii) provides food and medicine - value of honey and other hive products are invaluable;
- (iii) it supports agricultural activities through cross pollination and increase in yield of crops;
- (iv) it contributes immensely to forest conservation;
- (v) It also provides supplementary income to farmers.

Therefore, the people of the village Rochrang-Bryang exhibit their willingness to adopt this activity as income generation activity. Accordingly, the people were sensitized and a Self-Help Group **Durga Mata** was formed.

5. 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 SHG members.
3	Consent of SHG/ CIG / cluster members	Yes

6. Description of Production Planning

6.1	Time taken	::	The spring season is considered to be the best for Beekeeping or Apiculture because of warmer weather and the flowering of plants also starts during this season.
6.2	Number of members involved	::	10(Female-0 Male -10)
6.3	Source of raw materials	::	Village itself
6.4	Source of other resources	::	Local market/ Main market
6.5	Expected Qty. per season (that is one year)	::	4 to 5 kg per year from one box of honey bees .one box contain one thousand bees.

7. Description of Marketing/ Sale

7.1	Potential market places/locations	::	Dhamwari/Tikari/Chirgaon/ Rohru and with in village and adjoining villeges
7.2	Demand	::	Through out the year.
7.3	Process of identification of market	::	Group members will contact nearby villages/market
7.4	Marketing Strategy		SHG members will directly take orders from nearby villages/market.

8. Risk Analysis

- Skill based
- Demand driven
- Highly competitive market

9. 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.

10. Description of Economics:

A. CAPITAL COST				
Sr.No	Particulars	Quantity	Unit Price	Total Amount (Rs.)
1	Apis Malifera Bees with Colony	70	5000	350000
2	Honey Extractor(honey extractor dress)	3	3000	9000
3	Honey Extractor Tray	2	5600	11,200
4	Smoker	10	450	4500
5	Bee Vails	10	90	900
6	Bee Hive Tool	10	45	450
Total Capital Cost (A) =				376050

B. RECURRING COST					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount

					(Rs)
1	Yearly Consumption of Sugar by Bee (Chemical Free) for three months	Kg	30	50	1500
2	Yearly Requirement of Tines for Packing	No.	350	40	14000
3	Repair and Maintenance	Month	LS		500
4	Carriage and Cartage	Month	LS		500
5	Miscellaneous Expenditure (Bill Book, Receipt Book etc.)				500
Total Recurring Cost (B)					18,125

C. Cost of Production (Monthly)		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	18,125
2	10% depreciation annually on capital cost	1812
	Total	19937

D. Selling price					
Sr.No	Particulars	Unit	Quantity	Rate (Rs.)	Amount (Rs)
1	Honey	Kg.	1	1500	1500

11. Analysis of Income and Expenditure (Monthly):

Sr.No	Particulars	Amount (Rs)
1	10% depreciation monthly on capital cost	---
2	Total Recurring Cost	18125
3	Total quantity of Honey extracted one season	280 Kg (approx. quantity)
4	Selling Price of Honey	1500
5	Income generation (280*1500)	420000
6	Net profit (420000 -376050)	43950
7	Distribution of net profit	<ul style="list-style-type: none"> • Profit will be distributed equally among members monthly basis. • Profit will be used for further investment in IGA

12. Fund requirement:

Sr.No	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	376050	282,037	94012
2	Total Recurring Cost	18125	0	18125
3	Trainings	50000	50000	0
	Total	444,175	332,037	112,137

Note-

Capital Cost - 50% of capital cost to be covered under the Project and 50% to SHG.

Recurring Cost - To be borne by the SHG/CIG.

Trainings/capacity building/ skill up-gradation - To be borne by the Project.

13. Sources of fund:

Project Support;	<ul style="list-style-type: none">50% of capital cost will be utilized for purchase of machines.Upto Rs 1 lakh will be parked in the SHG bank account.Trainings/capacity building/ skill up-gradation cost.	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
G contribution	<ul style="list-style-type: none">50% of capital cost to be borne by SHG.Recurring cost to be borne by SHG	

14. 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:

- Team work
- Quality control
- Packaging and Marketing
- Financial Management

15. Loan Repayment Schedule-

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.

16. 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

17. Remarks

Group members Pho---



BUSINESS PLAN APPROVED BY VFDS

Self help group will undertake the *Bee keeping* 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) has been submitted by this group on dated _____ and this business plan has been approved by *Dali* VFDS

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

Thank you

Signature Of VFDS Resident


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प्रधान
जय देवता पवाली
ग्राम वन विकास समिति
दली ग्राम पं० जयपुर

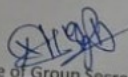
Signature Of VFDS Secretary

[Handwritten Signature]
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ग्राम वन विकास समिति
दली ग्राम पं० जयपुर

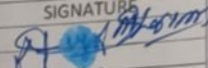
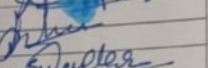
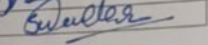

RESOLUTION-CUM-GROUP CONSENSUS

It is decided in the General House Meeting of the group *Shiv - Shakti SHG* held on *1-01-2021* at *Dali* that our group will undertake the *Bee Keeping* as Livelihood Income Generation Activity under the Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted).

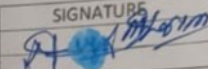
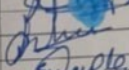
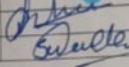
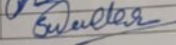

Signature of Group President


Signature of Group Secretary

NAME & SIGNATURE OF AUTHORIZED SIGNATORIES

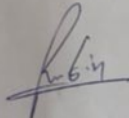
S.No.	NAME	DESIGNATION	SIGNATURE
1.	<i>Mehar Singh</i>	Vfds president	
2.	<i>Narinder</i>	Vfds Secretary	
3.	<i>Vinay chander</i>	Shg president	
4.	<i>Susmita</i>	Shg secretary	


NAME & SIGNATURE OF AUTHORIZED SIGNATORIES

S.No.	NAME	DESIGNATION	SIGNATURE
1.	Mehar Singh	Vfds president	
2.	Harshdeep	Vfds Secretary	
3.	Vinay Chandra	Shg president	
4.	Sushdeep	Shg secretary	

Submitted to DMU through FTU


 Forest Officer
 Khasi
 Name & Signature of FTU Officer

Robin 
 Name & Signature of FTU Co-ordinator

Approved

 Divisional Forest Officer
 Rohru Forest Division
 Name & Signature of DMU Officer