

BUSINESS PLAN

INCOME GENERATING ACTIVITY –Achar Chutney/Pickle Making

by

SHG Jai Mata Di Achar Chutney - Self Help Group



SHG/CIG Name	::	Jai Mata Di
VFDS Name	::	Kotplahri
Range	::	Nurpur
Division	::	Nurpur

Prepared Under-



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

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1. Introduction

Achar/Pickles are very important ingredient of dining table across the globe and more often used in the Asia Pacific region. A wide range of variety is used in achar/pickle 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 pickle 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	::	Jai Mata Di
2	VFDS	::	Kotplahri
3	Range	::	Nurpur
4	Division	::	Nurpur
5	Village	::	Kotplahri
6	Block	::	Nurpur
7	District	::	Kangra
8	Total No. of Members in SHG	::	15
9	Date of formation	::	16-5-2023
10	Bank a/c No.	::	50075649252
11	Bank Details	::	KCC Bhadwar
12	SHG/CIG Monthly Saving	::	50
13	Total saving	::	
14	Total inter-loaning	::	
15	Cash Credit Limit	::	
16	Repayment Status	::	
17	Interest rate	::	2%

3. Beneficiaries Detail:

Sr. No	Name	Father/Husband Name	Age	Category	Income Source	Address	Contact no.
1	Reena devi	Mahinder singh	36	Gen	Agriculture	Village Kotplahri	8580418605
2	Nisha Devi	Dev Raj	40	Gen	Agriculture	Village Kotplahri	862987689
3	Mamata Devi	Avtar singh	36	Gen	Agriculture	Village Kotplahri	8626882743
4	Lakshmi Devi	Parshotam singh	30	Gen	Agriculture	Village Kotplahri	7807261806
5	Rekha Devi	Chamal Singh	33	Gen	Agriculture	Village Kotplahri	8894818255
6	Sushma Devi	Shvam Singh	36	Gen	Agriculture	Village Kotplahri	7807760285
7	Babli Devi	Kamal Singh	41	Gen	Agriculture	Village Kotplahri	8580813473
8	Archana Kumari	Rakesh Kumar	39	Gen	Agriculture	Village Kotplahri	8580813473
9	Sharishta Devi	Narayan Singh	28				
10	Bandana Devi	Shamher singh	35	Gen	Agriculture	Village Kotplahri	6230809447
11	Seema Devi	Sikander Singh	38	Gen	Agriculture	Village Kotplahri	9015406474
12	Urmila Devi	Badu Ram	30	Gen	Agriculture	Village Kotplahri	7876458747
13	Pooja Devi	Balwinder singh	34	Gen	Agriculture	Village Kotplahri	8894670659
14	Savitri Devi	Jagdish singh	65	Gen	Agriculture	Village Kotplahri	9805994812
15	Kiran Bala	Nasib Singh	37	Gen	Agriculture	Village Kotplahri	9625424952

4. Geographical details of the Village

1	Distance from the District HQ	::	80Km
2	Distance from Main Road	::	2 Km
3	Name of local market & distance	::	Nurpur And Pathankot
4	Name of main market & distance	::	Nurpur
5	Name of main cities & distance	::	
6	Name of main cities where product will be sold/ marketed	::	

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 achar chutney/pickle making will be e suitable for them. People consume different pickles with meal and it serve as taste enhancer. Pickles are also used as toppings for food such as sandwiches, hamburgers, hotdogs, parathas and pulav etc.

Mango and lemon pickles 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 garlic, ginger, Gal-Gal (hill lemon), lingad, mango, lemon, mushroom, green chillies, fish, chicken and mutton etc.

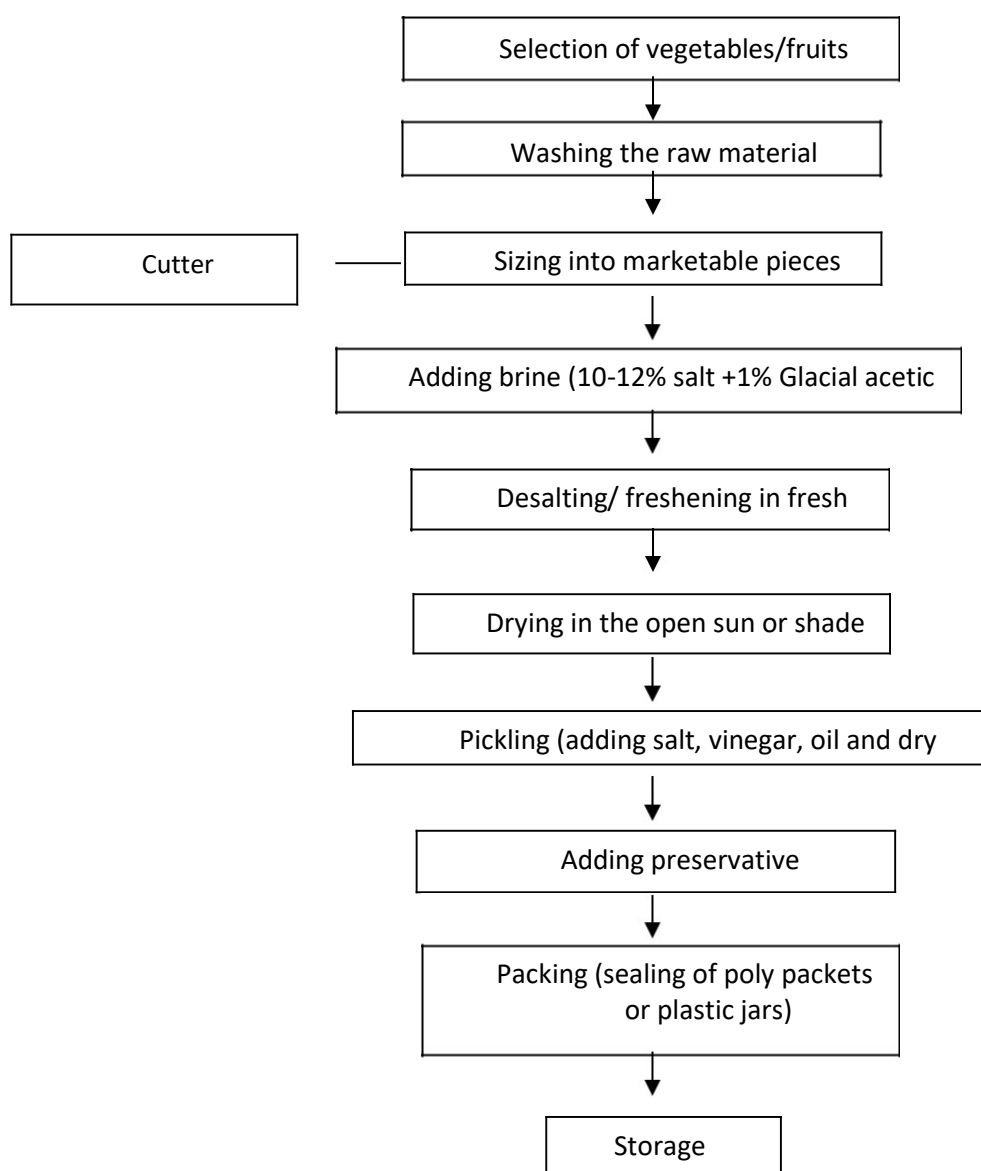
The pickle market is highly fragmented because of the presence of several large and small vendors and the competition is on the basis of factors such as price, quality, innovation, reputation, service, distribution and promotion to grab lion share in the market. Pickle making is an ideal business on the small scale and mainly for the housewives and other women workforce. In this case it was felt when the sellers of pickles from Sarkaghat,

6. Achar chutney/ pickle making business plan

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 pickles 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 lingad pickle which otherwise is not available in the open markets.

Flow chart of the Achar chutney making process



7. Achar chutney/pickle making business compliance

Pickle is a food item therefore different regulations of the state government need to be followed. Since the 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.

8. Different types of Achar/pickles

As discussed in earlier chapter mostly the locally and easily available raw material for pickle making will be used. Pickles are of numerous taste and flavours whereas, the SHG will focus mainly on the traditional and more commonly used pickle 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 pickle will be prepared and customized as per the taste of the customers.

Some of the most popular and commonly used pickles are mango, bamboo shoot, mushroom, garlic, ginger, lingad, fish and chicken etc. Sometimes the mixed pickles such as garlic - arbi (Ghindyali) mango - green chillies, mix veg. 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.
- Suddenly increase in price of raw material
- Competitive market

10. Achar chutney/ Pickle 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 equipments will also be included for procurement which will help the SHG to scale of its activities at larger level. The following equipments will be procured initially to start the plan:

A. CAPITAL COST		
Sr. No.	Equipment	Approximately cost
1.	Grinder machine	15000
2.	Vegetable dehydrator	27000
3.	Cooking arrangement (commercial Gas cylinder with chullah)	5000
4.	Pickle mixer	10000
5.	Weighing scale (2 no.'s)	10000
6.	Packaging/ sealing unit	12500
7.	Labelling machine	12600
	Total	92100

Sr. No.	Utensils	Quantity	Unit price	Total amount
1.	Pattila	5	5000	25000
2.	Card board	15	100	1500
3.	Cutter with stand	15	600	9000
4.	Knife	15	200	3000
Total				38500
Total capital cost				130600

11. Achar chutney pickle making raw material

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. 1000 per month. The cost of fruits and vegetables on an average have been estimated at the Rs. 50 per kg and keeping in view the manpower available at our disposal at least 200 kg of achar will be produced in one week and it amounts to be 800 kg in one month. Accordingly, therefore recurring cost for 800kg of achar is calculated as under:

B. RECURRING COST					
Sr. No.	Particulars	Unit	Quantity	Unitcost	Total amount
1.	Room rent	Per month	1	3000	3000
2.	Water & electricity charges	Per month	1	1000	1000
3.	Raw material	kg	800	50	40000
4.	Spices etc.	kg	100	200	20000
5.	Sarson (mustard) oil	kg	80	200	16000
6.	Packaging material	kg	10	200	2000
7.	Transportation charges	month	L/S	4000	4000
8.	Clinical gloves, head cover and aprons etc.	month	L/S	4000	4000
Total recurring cost					90000

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.

12. Cost of production (monthly)

Sr.No.	Particulars	Amount
1.	Total recurring cost	90000
2.	10% depreciation monthly on capital cost (130600)	1088
	Total	91088

Average income monthly by way of sale of achar/pickle

Sr. No.	Particulars	Quantity	Cost	Amount
1.	Sale of pickles	800kg	300/Kg	240000

13. Cost benefit analysis (monthly)

Sr. No.	Particulars	Amount
1.	Total recurring cost	91088
2.	Total sale amount	240000
3.	Net profit	148912
4.	Distribution of net profit	1. Out of total sale of Rs. 240000 in 1 st month one lakh rupees will be kept for further investment in IGA 2. The remaining out of total sale will be kept as emergency fund in the SHG account for the 1 st month

14. Fund flow arrangement in the SHG

Sr. No.	Particulars	Total amount	Project contribution	SHG contribution
1.	Total capital cost	130600	65300	65300
2.	Total recurring cost	91088	-	91088
3.	Training/ capacity building, skill upgradation	40000	40000	-
Total		261688	105300	156388

- Note: i) Capital cost- 50% capital cost will be borne by the project and 50% by the SHG
 ii) Recurring cost- to be borne by the SHG
 iii) Training and capacity building/ skill upgradation to be borne by the project*

15. Training capacity building skill upgradation

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

- i) Cost effective procurement of raw material
- ii) Quality control
- iii) Packaging and marketing practices
- iv) Financial management and resource mobilization

जय माता दी वार्ड - 1 कौट पलाहडी



सीमा देवी
प्रधान



वंदना देवी
साचिव



क्रीपा अधिष्ठा
रेखा देवी



उर्मिला देवी



सुरेखा देवी



लक्ष्मी देवी



अवली देवी



अर्चना कुमारी



ममता देवी



ममता देवी



निशु वाला



कंचन देवी



Pooja देवी



ममता देवी



लिरन वाला



कंचन देवी



Pooja Dewani

जय माता दी वार्ड - 1 कोट पलाहडी



सीमा देवी
प्रधान



वंदना देवी
साचिव



कौषा अद्युक्त
रखा देवी



उर्मिला देवी



सुरेष्टा देवी



लक्ष्मी देवी



श्वली देवी



अर्चना कुमारी



ममता देवी



ममता देवी



लिरन वाला



कंचन देवी



Pooja Dewani

Resolution cum Group Consensus Form

It is decided in the general house meeting of the group Jai Mata Di held on 16-5-2023 at Kot Palhari that our group will undertake the Pickle making as livelihood income generation activity Under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (JICA assisted).

Seema Devi
President

Vandana Devi
Secretary

Jai Mata Di JICA Committee

Kot-Palhari (Kangra) H.P.

Signature of Group President

Signature of Group Secretary

Seema Devi
President

Vandana Devi
Secretary

Jai Mata Di JICA Committee

Kot-Palhari (Kangra) H.P.

Business Plan Approval by VFDS & DMU

Jai Mata Di Group will undertake the Pickle making 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. 261688 has been submitted by group on 16 / 5 / 2023 and the business plan has been approved by the VFDS Kotpalahri.

Business plan is submitted through FTU for further action please.

Thank you

Signature of Group President
Seema Devi
President
Secretary
Nandana Devi
Jai Mata Di JICA Committee
Kot-Palahri (Kangra) H.P.

Signature of Group Secretary,
Seema Devi
President
Secretary
Nandana Devi
Jai Mata Di JICA Committee
Kot-Palahri (Kangra) H.P.

Signature of President VFDS

[Signature]
President Village Forest
Development Society
G.P. Kot-Palahri

[Signature]
DMU - cum - DFO
Nurpur Forest Division
Nurpur

Approved

DMU cum Nurpur

