

BUSINESS PLAN

INCOME GENERATING ACTIVITY – Papad / Bariyan Making/Seera
and Namkeen Making

by

Shri Ganesh Self Help Group



SHG/CIG Name	::	Shri Ganesh SHG
VFDS Name	::	Ladori
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/Papad Chutney Sevyian Badis are very important ingredient of dining table across the globe and more oftenly used in the Asia Pacific region. A wide range of variety is used in achar/Papad Chutney Sevyian Badi 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 Papad Chutney Sevyian 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 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	::	Saraswati SHG
2	VFDS	::	Ladori
3	Range	::	Nurpur
4	Division	::	Nurpur
5	Village	::	Ladori
6	Block	::	Nurpur
7	District	::	Kangra
8	Total No. of Members in SHG	::	22
9	Date of formation	::	10-9-2022
10	Bank a/c No.	::	41461973912
11	Bank Details	::	SBI Ladori
12	SHG/CIG Monthly Saving	::	Rs. 50
13	Total saving	::	Rs 6600
14	Total inter-loaning	::	/-
15	Cash Credit Limit	::	-
16	Repayment Status	::	-
17	Interest rate	::	1%

3. Beneficiaries Detail:

Sr. No	Name	Age	Category	Income Source	Address
1	Dimple devi	54	Ravinder singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
2	Pinky devi	41	Karan singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
3	Seema devi	57	Gobind singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
4	Sonika devi	30	Kushal singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
5	Shivani devi	36	Kebal singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
6	Reena devi	40	Prithavi singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
7	Nisha devi	35	Soam singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
8	Darshna devi	60	Baldev singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
9	Neetu rani	39	Rajkumar	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
10	Sareena devi	36	Vijay kumar	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
11	Sangeeta devi	60	Narjeet singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
12	Neelam devi	45	Rashpal Singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
13	Beena devi	55	Parshotam singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
14	Nirmla devi	31	Vishal singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
15	Puja devi	33	Ajay singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
16	Sudesh kumari	52	Nardev singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
17	Urmila devi	40	Jagdev singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
18	Rekha devi	42	Chunni lal	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
19	Anita devi	34	Rabi kumar	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
20	Milkhi devi	36	Harnam singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
21	Santosh devi	45	Bakil singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP
22	Asha devi	42	Surjeet singh	Agriculture	VPO Ladori Tehsil Nurpur Distt. Kangra HP

4. Geographical details of the Village

1	Distance from the District HQ	::	75Km
2	Distance from Main Road	::	5Km.
3	Name of local market & distance	::	Nurpur -8Km
4	Name of main market & distance	::	Nurpur -8KM
5	Name of main cities & distance	::	Kangra 70Km, Pathankot 35Km
6	Name of main cities where product will be sold/ marketed	::	Nurpur, Jassur, Kangra , Pathankot

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 Papad Chutney Sevyian Badi making will be suitable for them. People consume different Papad, Chutney, Sevyian, Badi with meal and it serve as taste enhancer. Papad Chutney Sevyian Badi are also used as toppings as well as main ingredient for food such as sandwiches, hamburgers, pizza, parathas and pulav etc.

Papad Chutney and Sevyian 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 Brown chickpeas, Kali urad ki daal, wheat flour, garlic, ginger, Gal-Gal (hill lemon), lingad, mango, lemon, green chillies, etc.

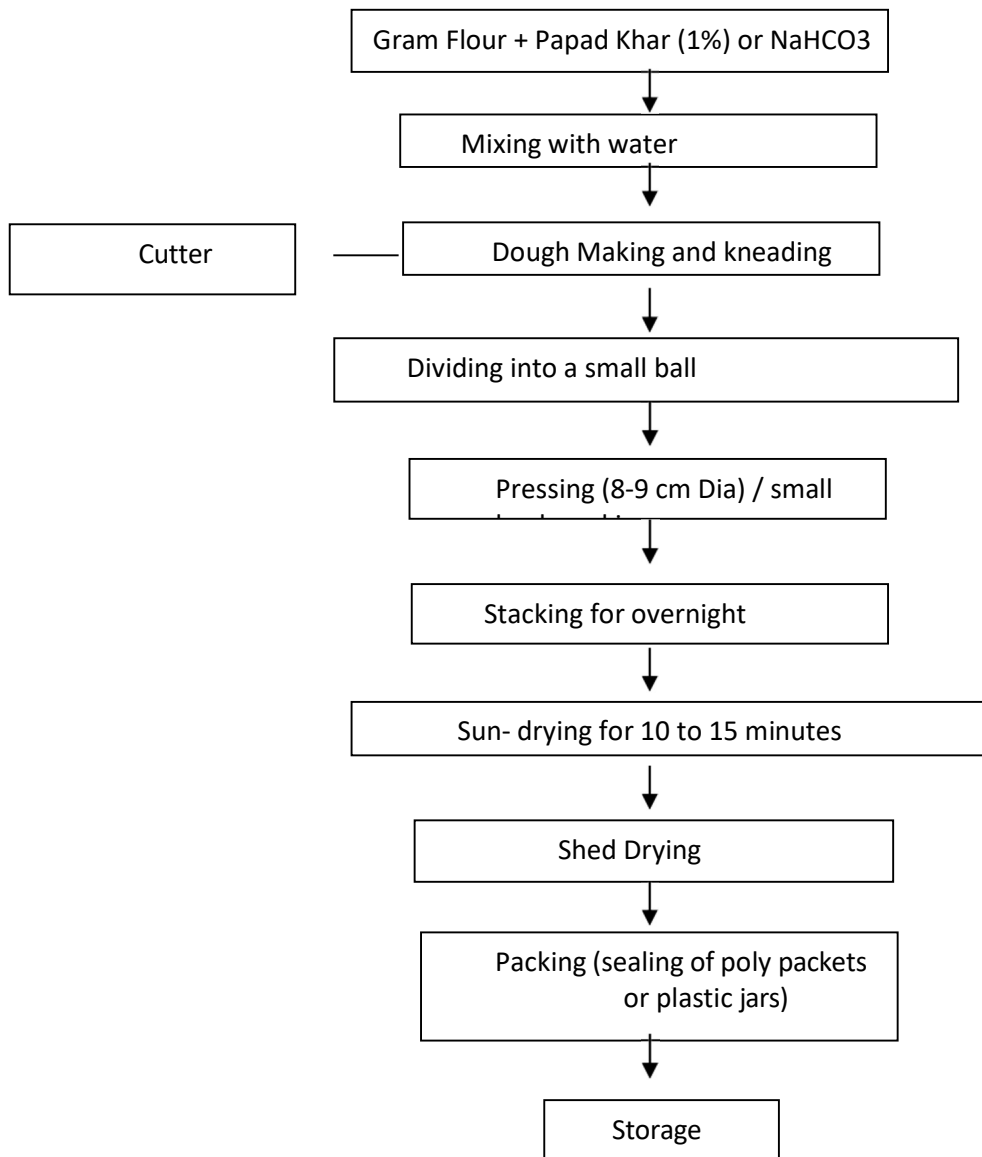
The Papad Chutney Sevyian Badi market is highly fragmented because of the presence of several large and small vendors and the competition is on the basis of factors such as price, quality, innovation, reputation, service, distribution and promotion to grab lion share in the market. Papad Chutney Sevyian Badi 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 Papad Chutney Sevyian Badis from Ladori Nurpur and Kangra can sell their Papad Chutney Sevyian Badis in command area then this SHG can do it more vigorously and briskly and compete with such outsiders.

6. **Papad / Chutney / Sevayian / Badi 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 Papad Chutney Sevyan Badi 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 Papad Chutney Sevyan Badi which otherwise is not available in the open markets.

Flow chart of the Papad Chutney Sevyian Badi making process



7. Achar chutney/Papad Chutney Sevyian Badi making business compliance

Papad Chutney Sevyian Badi 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 Papad

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

Some of the most popular and commonly used Papad Chutney Sevyian Badis are Plane papad masala papad chilly papad chutney (different types) daal badi sevyian (plane salted spiced) etc. Sometimes the mixed Papad Chutney Sevyian Badis such as Papad Chutney Sevyian Badi 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. 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 equipment's will also be included for procurement which will help the SHG to scale of its activities at larger level. The following equipment's will be procured initially to start the plan:

A. CAPITAL COST		
Sr. No.	Equipment	Approximately cost
1.	Grinder machine	15000
2.	Dryer	10000
3.	Cooking arrangement (commercial Gas cylinder with chullah)	10000
4.	Papad Chutney Sevyian Badi mixer	11000
5.	Weighing scale (2 no.'s)	12000
6.	Packaging/ sealing unit	12000
7.	Labelling machine	8000
8.	Sevayian making machine	6000
9.	Cutting Roller	11000
10.	Dough maker and mixer machine	15000
		110000

Sr. No.	Utensils	Quantity	Unit price	Total amount
1.	Pattila	4	4000	16000
2.	Card board	10	400	4000
3.	Cutter with stand	4	1100	4400
4.	Knife	10	150	1500
Total				25900
Total capital cost				135900

11. Achar chutney Papad Chutney Sevyian Badi 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 used 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. 1500 per month. The cost of Flour, Brown chickpeas and spices and other ingredients on an average have been estimated at the Rs. 220 per kg and keeping in view the manpower available at our disposal at least 300 kg of Papad Chutney Sevyian Badi will be produced in one week and it amounts to be 1200 kg in one month. Accordingly, therefore recurring cost for 800kg of Papad Chutney Sevyian Badi is calculated as under:

B. RECURRING COST					
Sr. No.	Particulars	Unit	Quantity	Unitcost	Total amount
1.	Room rent	Per month	1	1500	1500
2.	Water & electricity charges	Per month	1	1000	1000
3.	Raw material	kg	700	200	140000
4.	Spices etc.	kg	80	250	20000
5.	Sarson (mustard) oil	kg	70	200	14000
6.	Packaging material	kg	20	300	6000
7.	Transportation charges	month	L/S	6000	6000
8.	Clinical gloves, head cover and aprons etc.	month	L/S	8000	8000
Total recurring cost					196500

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	196500
2.	10% depreciation monthly on capital cost (196500)	1637
	Total	198137

Average income monthly by way of sale of achar/Papad Chutney Sevyian Badi

Sr. No.	Particulars	Quantity	Cost	Amount
1.	Sale of Papad Chutney Sevyian Badis	700kg	350/Kg	245000

13. Cost benefit analysis (monthly)

Sr. No.	Particulars	Amount
1.	Total recurring cost	196500
2.	Total sale amount	245000
3.	Net profit	48500
4.	Distribution of net profit	1. Out of total sale of Rs. 254000 in 1 st month Four 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	135900	101925	33975
2.	Total recurring cost	196500	0	196500
3.	Training/ capacity building, skill upgradation	60000	60000	0
Total		392400	161925	230475

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

16. Other sources of income

Other sources of income can also be explored by the SHG such as grinding mango, amla, pulses, wheat, maize, etc. of the villagers and the local people in the vicinity. It will be additionality in the IGA and later on the same can be scaled up.

17. 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

Group members Photos-

श्री गणेश वड-2 लढाई



डिपल देवी
प्रधान



पिंकी देवी
शासक



सुमा देवी
काषाध्यक्ष



रीना देवी
सदस्य



शरीना देवी
सदस्य



रीना देवी
सदस्य



समीता देवी
सदस्य



समीता देवी
सदस्य



वीना देवी
सदस्य



उमेश देवी
सदस्य



सुकशमा देवी
सदस्य



हिमी देवी



अनीता देवी
सदस्य



नीलम देवी
सदस्य



पूजा देवी
सदस्य



नीतु रानी
सदस्य



श्वेता देवी
सदस्य



अंशु कुमारी

Resolution cum Group Consensus Form

It is decided in the general house meeting of the group Shree Ganesh held on 12-9-2022 at Ladwari that our group will undertake the Papad making as livelihood income generation activity Under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (JICA assisted).

Dimple

Signature of Group President

इमान
सचिव
कोषाध्यक्ष
श्री प्रवेश (JICA) एवं
कर्म नं. 2 लखी

Pivki Devi

इमान सचिव कोषाध्यक्ष
श्री प्रवेश (JICA) एवं
कर्म नं. 2 लखी

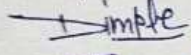
Signature of Group Secretary

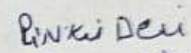
Business Plan Approval by VFDS & DMU

Shree Ganesh Group will undertake the Papad 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. 392400 has been submitted by group on 12/09/2022 and the business plan has been approved by the VFDS Ladou


Business plan is submitted through FTU for further action please.

Thank you


प्रधान
शक्ति कोषागार
की संस्था (JICA) स्वयं सहायता समूह
Signature of Group President


प्रधान शक्ति कोषागार
की संस्था (JICA) स्वयं सहायता समूह
कई नं. 2 प्रमोनी
Signature of Group Secretary

Signature of President VFDS


प्रधान
ग्राम वन विकास समिति
ग्राम संवाधत लदोडी त
जिला लोमडा (हि.प्र.)


DMU - cum - DFO
Nurpur Forest Division
Nurpur
Approved
DMU cum Nurpur