

BUSINESS PLAN

INCOME GENERATING ACTIVITY – Extraction of Chuli Oil

by

Rupin SHG Jiskoon - Self Help Group



SHG/CIG Name	::	Rupin SHG Jiskoon
VFDS Name	::	VFDS Bararasar jaskoon
Range	::	Dodra kewar
Division	::	Rohru

Prepared under:



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

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1. Description of SHG/CIG

2.1	SHG/CIG Name	::	Rupin SHG
2.2	VFDS	::	VFDS Bararasar jaskoon
2.3	Range	::	Dodra kewar
2.4	Division	::	Rohru
2.5	Village	::	Jiskoon
2.6	Block	::	Jiskoon
2.7	District	::	Shimla
2.8	Total No. of Members in SHG	::	20 Female
2.9	Date of formation	::	12/06/2022
2.10	Bank a/c No.	::	41010107879
2.11	Bank Details	::	HP State co-operative bank Dodra kewar IFSC Code . HPSC0000410
2.12	SHG/CIG Monthly Saving	::	50
2.13	Total saving		2900
2.14	Total inter-loaning		--
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

2. Beneficiaries Detail:

Sr. No	Name (Smt.)	Father/Husband Name (Sh.)	Age	Category	Income Source	Address
1	VERSHA DEVI	MANGAT RAM	34	GEN	Agriculture	Vill. Jiskoon
2	KESHAV DEVI	TEJU RAM	52	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)
3	BIBISHA DEVI	PRKASH CHAND	45	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)
4	SANJANA KUMARI	SAURABH NEGI	27	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)
5	SAROJNI DEVI	HIRA SINGH	47	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)
6	MERANJAN DEVI	BABU RAM	62	GEN	Agriculture	Jiskoon Distt. Shimla (HP)
7	BABITA DEVI	MIRSAN LAL	45	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)
8	RAAJ RANI	SANAMN RANA	28	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)
9	VACHAN DEVI	GOPAL SINGH	25	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)
10	SARITA DEVI	JAY RAM	35	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)
11	MAMTA	BANTI NEGI	25	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)Distt. Shimla (HP)
12	CHINPPA	KARTAR SINGH	48	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)Distt. Shimla (HP)
13	BAAL PATI	SURBHA SINGH	42	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)
14	SANJU KUMARI	PARKASH SINGH	25	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)
15	ANOJA DEVI	SUNNI LAL	26	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)
16	PRABITHA DEVI	JAGAT RAM	30	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)
17	NARSAN DEVI	JULGI RAM	61	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)
18	BIGULA DEVI	KAPIL DEV	35	GEN	Agriculture	Vill. Jiskoon Distt. Shimla (HP)

19	JANTA DEVI	KULWANT SINGH	32	GEN	Agricultur e	Vill.Jiskoon Distt. Shimla (HP)
20	SARJAN DEVI	BARSAN LAL	45	GEN	Agricultur e	Vill.Jiskoon Distt. Shimla (HP)

3. Geographical details of the Village

3.1	Distance from the District HQ	::	100km
3.2	Distance from Main Road	::	70 Km
3.3	Name of local market & distance	::	Chirgapon 90 Km
3.4	Name of main market & distance	::	Rohru - 100 Km
3.5	Name of main cities & distance	::	
3.6	Name of places/locations where product will be sold/ marketed	::	Villages covered – jiskon ,dhara ,dodra ,kewar

4. Executive Summary

Since this area is situated in a horticultural belt and most of the people are involved in this activity. Apart from apple stone fruits like almond, chuli(apricot) etc. are also being raised by the people. The seeds of the Chuli(apricot) are being used by the people for extracting oil. At present the whole process is by way of taking the raw material to a Jiskoon situated at Dodra . So to extract the oil in village itself the people of the village exhibit their willingness to adopt this activity as income generation activity. Accordingly the people were sensitized and a Self Help Group Rupin vally was formed .

5. Description of product related to income generating activity

1	Name of the Product		Chuli oil Extraction
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 activity to be taken up on seasonal basis
6.2	Number of members involved	::	20.
6.3	Source of raw materials	::	Village itself
6.4	Source of other resources	::	Local market/ Main market
6.5	Expected Qty. per day	::	23 ltr. per day from 50 kg. of seeds.

7. Description of Marketing/ Sale

7.1	Potential market places/locations	::	Village itself, Dodra kewar ,Chirgaon , Rohru
7.2	Demand	::	Throughout 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	Oil expeller machine	1	80,000	80,000
2	Caps, gloves etc	L/S	L/S	5000
3	Almirah	1	LS	5000
4	Decorticator	1	50.000	50.000
	Chairs, Table etc	Approx	LS	5000
Total Capital Cost (A) =				145,000

B. RECURRING COST					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Chuli raw material from local market	Kg	1000	300	300000
2	Plastic bottles(200 MI,500MI,750 MI)Sewing threads	No.	2500	10	25000
3	Rent	Month			1500
4	Other (stationary, electricity bill, transportation, machine repair)	Month			10000
Total Recurring Cost (B)					336500

C.	Cost of Production (Monthly)
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Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	336500
2	10% depreciation annually on capital cost	955
	Total	337455

D. Selling price					
Sr.No	Particulars	Unit	Quantity	Amount (Rs)	
1	Chuli oil	Lt	1	1100	

11. Analysis of Income and Expenditure (Monthly):

Sr.No	Particulars	Amount (Rs)
1	10% depreciation monthly on capital cost	963
2	Total Recurring Cost	336500
3	Total quantity of oil extracted per month	460 Ltr (approx quantity)
4	Selling Price of oil	1100
5	Income generation (460*1100)	506000
6	Net profit (506000 - 337463)	168537
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 • Some income to the group will be generated by way of expelling charges to be levied to the villagers as every household of the area has got chuli seeds for extraction and at present the same is being done from Rampur.

12. Fund requirement:

Sr.No	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	1,45,000	108,750	36,250
2	Total Recurring Cost	336500	0	336500
3	Trainings	50000	50000	0
	Total	531,500	158750	372,750

Note-

- **Capital Cost** - 75% of capital cost to be covered under the Project
- **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"> • 75% 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.
SHG contribution	<ul style="list-style-type: none"> • 25% 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.

Group members Photos-



List of Rules of the House of Interest

1. Group work: handloom;

2. Total members of the group: 20
3. Interest will be Rs.2 for every Rs.100 in the group.
4. Monthly meeting of the group will be held on 15th of every month.
5. All the members of the group will deposit the amount saved every month in the group.
6. All the members will have to attend the meeting of the Self Help Group.
7. Self help group account will be opened in HP State Co-Operative Bank Dodra Kewar
8. In order to be present in the group meeting, permission will have to be taken by telling the principal and secretary the proper work.

In the group who does not deposit the amount of savings or remains absent from the group for 3 meetings, then that person will be removed from the group.

9. The person who remains present in the group without giving reasons, then the next meeting will be held in the house of that person whose expenses will have to be paid by that person himself, if there are two members, then the expenses will have to be paid together.

10. The head and the secretary of the Self Help Group will be elected by consensus.

11. Principal and Secretary can do transactions with the bank, this post will be valid for one year.

12. The head, secretary or member will not do any work against the group and will always use the amount of the group.

13. If the member wants to leave the group due to any reason, if this person has taken the loan, then the group has to be returned, only then he is able to leave the group otherwise not

14. The purpose of the loan, the time of repayment of the amount, the instalment of the loan and the rate of interest will be decided in the meeting.

15. In case of emergency, the principal and the secretary should have at least Rs 10

16. The register of SHGs should be read and written in front of all the members.

17. Large borrowers will have to give a week's advance notice.

18. Loans should be available to all the members in times of need.

19. If the member wants to leave the group without any reason, then the deposits of that member will be divided in the group.

BUSINESS PLAN APPROVED BY VFDS

Rupin SHG Self help group will undertake the *chulli oil extraction* 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 3-05-2023 and this business plan has been approved by Barasahi VFDS Dikroon.

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

Thank you

प्रधान
बराडासर ग्रामीण वन समिति जिस्कून
तै० डोडरा-व्हार जिला शिमला
Signature Of VFDS President

सचिव
बराडासर ग्रामीण वन समिति जिस्कून
तै० डोडरा-व्हार जिला शिमला
Signature Of VFDS Secretary

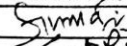
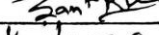
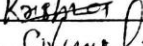
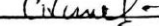
RESOLUTION-CUM-GROUP CONSENSUS

It is decided in the General House Meeting of the group *Rupin* held on
25-5-2022 at *Balcha* that our group will undertake the *chuli oil extraction*
Livelihood Income Generation Activity under the Project for Improvement of Himachal Pradesh Forest
Ecosystems Management & Livelihoods (JICA Assisted).

Krishna सचिव
Signature of Group President
प्रधान
रूपिन स्वयं सहायता समूह
ग्राम पंचायत जिम्फूल, तहसील डोडा क्वार,
जिला शिमला - 171221 (हि0प्र0)

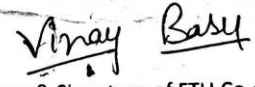
Chul सचिव
Signature of Group Secretary
रूपिन स्वयं सहायता समूह
ग्राम पंचायत जिम्फूल, तहसील डोडा क्वार,
जिला शिमला - 171221 (हि0प्र0)

NAME & SIGNATURE OF AUTHORIZED SIGNATORIES


S.No.	NAME	DESIGNATION	SIGNATURE
1.	Sandeep Kumar	Vfds president	
2.	Sant Ram	Vfds Secretary	
3.	Krishna	Shg president	
4.	Prem lata	Shg secretary	

Submitted to DMU through FTU


Name & Signature of FTU Officer


Name & Signature of FTU Co-ordinator

Approved


Name & Signature Of DMU Officer