

BUSINESS PLAN

INCOME GENERATING ACTIVITY Mahila SHG Jakha

Local crop grading and packing
(Rajmha ,Cholai ,ogda & fafda)



SHG/CIG Name	::	Woman SHG jakha
VFDS Name	::	VFDS JAKHA
Range	::	Dodra kewar
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	Executive Summary	1-3
2	Description of SHG/CIG	4
3	Geographical details of the Village	5-6
4	Description of product related to Income Generating Activity	6
5	Production Processes	6-7
6	Production Planning	7
7	Sale &Marketing	7
8	Description of Management among members	8
9	SWOT Analysis	8
10	Capital cost	8-9
11	Recurring cost	9
13	Cost of Production	10
14	Benefit Cost Analysis	10-11
15	Fund Requirement	11
16	Source of fund	12
17	Planning for loan repayment	12
18	Monitoring Method	13

Introduction

Local crop processing starts with grading, cleaning and separation of broken, bad crop, dust and stones from good crop. This can be done manually or by machine. Separated chaff, dust and other impurities are sent off for further processing while grade 1 pulses is sold to consumers in its original form.

Dodra Kewar is a place where local crops are abundant, being a backward area, this crop does not get importance, this crop is in high demand in the market. Due to lack of knowledge and lack of money people sell this crop at very low rate in local market, with the help of JICA project people want to promote the local crops in big market.

Background

Center by Woman SHG Jakha will be located at village Jakha PO- Jakha, Teh-Dodra Kewar and Shimla district. The selected SHG area falls under Kewar beat of Dodra Kewar Range in Rohru forest Division Management Unit (DMU).

Description of SHG/CIG

2.1	SHG/CIG Name	::	Woman SHG Jakha
2.2	SHG/CIG MIS Code No.	::	-
2.3	VFDS	::	VFDS JAKHA
2.4	Range	::	Dodra kewar
2.5	Division	::	Rohru
2.6	Village	::	Jakha ,Dhara
2.7	Block	::	Jakha
2.8	District	::	Shimla
2.9	Total No. of Members in SHG	::	16
2.10	Date of formation	::	03-06-2022
2.11	Bank a/c No.	::	41010107882
2.12	Bank Details	::	HP State Co-operative Bank Dodra Kewar
2.13	SHG/CIG Monthly Saving	::	100-/-
2.14	Total saving		15000
2.15	Total inter-loaning		-
2.16	Cash Credit Limit		-
2.17	Repayment Status		-

Beneficiaries Detail:

Sr. No	Name (Smt.)	W/O	Age	Category	Income Source
1	Babita Devi devi	Mehander lal	32yr	General	Agriculture
2	Kanta Devi	Praduman Singh	31yr	General	Agriculture
3	Hamira Devi	Lt sh.Raj kumar	48yr	General	Agriculture
4	Sandhira Devi	Ram raj	33yr	General	Agriculture
5	Sasera Devi	Rajnesh Kumar	34yr	General	Agriculture
6	Dev Kala	Sh .Hem raj	42yr	General	Agriculture
7	Vandhna devi	Yeshwant singh	35yr	General	Agriculture
8	Rameshwari	Inni Ram	44yr	General	Agriculture
9	Reepna Devi	Manoj Kumar	33yr	General	Agriculture
10	Innpati	Tain Singh	52yr	General	Agriculture
11	Viyaas Devi	Sant ram	45yr	General	Agriculture
12	Seejma Devi	Chet ram	43yr	General	Agriculture
13	Krishna Devi	Jiya Lal	52yr	General	Agriculture
15	Binder Devi	Uttam lal	54yr	General	Agriculture
16	Roshan Devi	Jeeyan singh	45yr	General	Agriculture

Geographical details of the Village

3.1	Distance from the District HQ	::	100km
3.2	Distance from Main Road	::	50 km
3.3	Name of local market & distance	::	Chirgaon ,dodra kewar
3.4	Name of main market & distance	::	90 km
3.5	Name of main cities & distance	::	Rohru ,shimla
3.6	Name of main cities where product will be sold/ marketed	::	Chirgaon Rohru,theog ,shimla ,
3.7	Any specific information of the village with regard to proposed IGA	::	-

Executive Summary –

Local Crop grading and packing income generation activity has been selected by Woman SHG Jakha Group Jakha . This IGA will be carried out by all female of this SHG initially. Different types of Local crop will be grading and packing by this group initially. This activity is being already done by some people of this group. This business activity will be carried out whole year by group members.

2. Description of product related to Income Generating Activity

4.1	Name of the Product	::	Grading & packing of Local crop (Rajmha ,Cholai ,Ogda & Fafda)
4.2	Method of product identification	::	This activity is being already done by some SHG people and has been decided by groupmembers
4.3	Consent of SHG/ CIG / cluster members	::	Yes

Description of Production Planning

6.1	Production Cycle (in days)	::	100 kg Local crop are grading and packing with in 4-5 hr
6.2	Manpower required per cycle (No.)	::	
6.3	Source of raw materials	::	Local markrt , main market
6.4	Source of other resources	::	Local markrt , main market
6.5	Expected grading and packing per day	::	2000 kg

Description of Marketing/ Sale

7.1	Potential market places/locations	::	Villages covered – kewar
7.2	Grading & packing work demand	::	Through out the year
7.3	Process of identification of market	::	Group members will contact near by villagers/households.
7.4	Marketing Strategy		SHG members will directly take orders (individual levels/ group level)from near by villagers/households.

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.

SWOT Analysis

❖ Strength

- Activity is being already done by some SHG members
- Raw material easily available from nearby markets
- Manufacturing process is simple
- Proper packing and easy to transport
- Other family members will also cooperate with beneficiaries
- Product self-life is long

❖ Weakness

- Lack of technical know-how

❖ Opportunity

- Increasing demand for good products

❖ Threats/Risks

- Competitive market
- Level of commitment among beneficiaries towards participation in training/capacity building & skill up-gradation

A.	CAPITAL COST			
Sr.No	Particulars	Quantity	Unit Price	Total Amount (Rs.)
1	Ata chaki Machine (Single Phase)	1	50,000	50,000
2	Pulses packing machine	4	3500	14000

3	Steel Utensils	5	1500	7500
4	Sieve	5	1000	5000
5	Bag closer machine	1	6000	6000
6	Plastic carpet	4	1000	4000
7	Wing machine	2	2500	5000
8	Iron racks	2	7500	15000
	Total Capital Cost (A) =			106.500

B. RECURRING COST					
Sr.no	Particulars	Quantity	Price	Total Amount (Rs)	
1	Polythene bag small & large	10,000	L/S	5000	
2	Big plastics packing bags	100	15	1500	
3	Labeling Sticker	10,000	L/S	20,000	
4	Area Rent	1 month	2000	2000	
5	Electricity bill	1 month	1200	1200	
6	Other(stationary, electricity bill, transportation machine	L/s	10.000	10.000	

	repair)				
	Total Recurring Cost (B)			39,700	

C. Cost of Production (Monthly)		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	39700
2	10% depreciation annually on capital cost	10,000
	Total	-

D. Grading & packing Local crop (per kg)					
Sr.No	Particulars	Unit	Quantity	Amount (Rs)	
1	Grading & packing local crop	1 kg	1 kg	200	

Analysis of Income and Expenditure (Monthly):

Sr.No	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	10,000
2	Total Recurring Cost	39700
3	Total grading & packing Local crop (Rajmha Cholai ,ogda & fafda) per month	500 kg
4	Selling Price of Local crop (per kg)	200
5	Income generation	50 per kg
6	Net profit	25000
7	Distribution of net profit	<ul style="list-style-type: none"> • Profit will be distributed equally among members monthly/yearly basis. • Profit will be used for further investment in IGA

Fund requirement:

Sr.No	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	106,500	79,875	26,625
2	Total Recurring Cost	39700	0	39700
3	Trainings	30,000	30,000	0
	Total	176,200	109,875	66,325

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

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. 	

	<ul style="list-style-type: none"> • Recurring cost to be borne by SHG 	
--	---	--

1. Trainings/capacity building/skill up-gradation

Trainings/capacity building/ skill up-gradation cost will be borne by project. Following are some trainings/capacity building/ skillup-gradation proposed/needed:

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

2. 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.

3. 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.

3. Group photo



UM-6

teetir
ndert
Imp
ssis

BUSINESS PLAN APPROVED BY VFDS

Self help group will undertake the *activity to produce & promote local crops.* 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 *13 June 2023* and this business plan has been approved by *Jatka* VFDS

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

Thank you

Signature of VFDS President

प्रधान
ग्रामीण वन विकास समिति
जाखा तह० डोडरा-क्वार

Signature Of VFDS Secretary

सचिव
ग्रामीण वन विकास समिति
जाखा तह० डोडरा-क्वार

RESOLUTION-CUM-GROUP CONSENSUS

It is decided in the General House Meeting of the group LSHG Jakha held on 27-5-2022
at JAKHA that our group will undertake the Production & Promotion of Local cr
Activity under the Project for Improvement of Himachal Pradesh Forest Ecosystems
Management & Livelihoods (JICA Assisted).

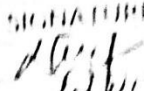

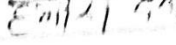

Signature of Group President

प्रधान लक्ष्मी देवी
महिला स्वयं सहायता समूह
जाख़ा तै० डोडरा-क्वार

Signature of Group Secretary

सचिव हर्मीश देवी
महिला स्वयं सहायता समूह
जाख़ा तै० डोडरा-क्वार

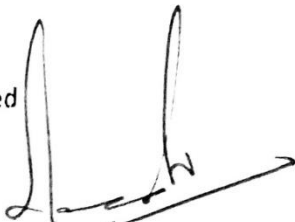
NAME & SIGNATURE OF AUTHORIZED SIGNATORIES

S.No.	NAME	DESIGNATION	SIGNATURE
1.	Hem Raj Negi	Vfds president	
2.	Usha Singh	Vfds Secretary	
3.	Bebita Devi	Shg president	
4.	Hamira Devi	Shg secretary	

Submitted to DMU through FTU


Name & Signature of FTU Officer


Name & Signature of FTU Co-ordinator

Approved 
Name & Signature Of DMU Officer