



Business Plan

On

Income Generation Activity

– Asparagus plantation

For

Self Help Group –Jai Ambay



SHG/CIG name

Jai Ambay

VFDS name

Kudnu Darkoti

Range

Joginder Nagar

Division

Joginder Nagar

Prepared Under-

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

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1. Introduction-

Background: The natural zone of occurrence of Shatavari (*Asparagus racemosus*) is from 100 meters to 1500 meters MSL. While traversing through district Mandi on any hill side at average altitude of 700 meters, it is commonly seen growing in the forests under the trees. This being a native of the area, it is felt that if the propagation of this species is undertaken at Kudnu Darkoti Joginder Nagar Division of district Mandi.









Scheme: The scheme includes identification of areas in the above altitude zone of Mandi District as per availability, suitable soil and water source. Soil pH of 6.0 to 7.5 is suitable for the above species. CIGs of interested families of VFDS Kudnu Darkoti has been formed to take up its propagation through inter cropping of Tej Patta in the adjoining fenced forest plantation areas 5 ha. Under PFM Mode of VFDS Kudnu Darkoti on Forest land adjoining to village. After initial training, once the cultivation or propagation is initiated, a shed will be set up on village common land for storage and working on cleaning and packaging the obtained material for marketing. Marketing will be carried out by the marketing committee set up at Cluster level of VFDS and under the aegis of Manager (Marketing) from PMU.









Activities: The suitable area has been ear-marked at Kudnu Forest, village Kudnu Darkoti, Joginder Nagar Range of Joginder Nagar FD (Distt. Mandi) under the batch-II enlisted and raised VFDS. This area has already been planted with Tej Patta broad leaved species. The watering on sub-tropical area slopes ranging between 500m to 800m will be required. In addition to fenced 5.0 hectares plantation area, it has been decided that another area of 5 hectares will be taken for the above mentioned species for inter cropping to be worked by the constituted CIG at village Kudnu Darkoti including 16 female members. Before the activity details are taken up, an MoU will be signed with VFDS & DMU for allowing use of inter cropping in the forest fenced plantations for specified number of years.

2. Description of SHG/CIG

1.	SHG/CIG Name	Jai Ambay
2.	VFDS	Kudnu Darkoti
3.	Range	Joginder Nagar
4.	Division	Joginder Nagar
5.	Village	Kudnu Darkoti
6.	Block	Bhararu
7.	District	Mandi
8.	Total no. of members in SHG	16
9.	Date of formation	04/07/2022
10.	Bank a/c No.	31610107162
11.	Bank details	Himachal Pradesh State Cooperative Bank Makriri
12.	SHG/CIG monthly savings	-
13.	Total saving	-
14.	Total inter loaning	-
15.	Cash Credit Limit	-
16.	Repayment status	-

3. Beneficiaries Detail

Sr. No	Name of the SHG Members	Designation	Gender	Category	Income Source	Photographs
1.	POONAM DEVI, W/O. RAJ MAL, VILLAGE DARKOTI , PO.DRAHAL,TEHSIL JOGINDER NAGAR,DISTT. MANDI	PRESIDENT	FEMALE	GEN	AGRICULTURE	
2.	SAPNA DEVI, W/O. SURJEET SINGH, VILLAGE DARKOTI , PO.DRAHAL, TEHSIL JOGINDER NAGAR,DISTT. MANDI	SECRETARY	FEMALE	GEN	AGRI.	
3.	RAVINDRI DEVI, W/O.NAGENDER PARMAR VILLAGE DARKOTI, PO.DRAHAL, TEHSIL JOGINDER NAGAR,DISTT. MANDI	MEMBER	FEMALE	GEN	AGRI.	
4.	NEETU DEVI, W/O. SANJAY KUMAR, VILLAGE DARKOTI , PO.DRAHAL, TEHSIL JOGINDER NAGAR,DISTT. MANDI	MEMBER	FEMALE	GEN	AGRI.	
5.	MEERA DEVI, W/O. PRATAP SINGH, VILLAGE DARKOTI , PO.DRAHAL, TEHSIL JOGINDER NAGAR,DISTT. MANDI	MEMBER	FEMALE	GEN	AGRI.	
6.	PRAKASHA DEVI, W/O. DALIP SINGH, VILLAGE DARKOTI,PO.DRAHAL, TEHSIL JOGINDER NAGAR,DISTT. MANDI	MEMBER	FEMALE	GEN	AGRI.	
7.	LEELA DEVI, W/O. RANJEET SINGH, VILLAGE TRAMBLU DARKOTI , PO.DRAHAL, TEHSIL JOGINDER NAGAR,DISTT. MANDI	MEMBER	FEMALE	GEN	AGRI.	
8.	SUMNA DEVI, W/O. NAG PAL SINGH, VILLAGE DARKOTI , PO.DRAHAL, TEHSIL JOGINDER NAGAR,DISTT. MANDI	MEMBER	FEMALE	GEN	AGRI.	

9.	REKHA DEVI, W/O. BITU RAM, VILLAGE DARKOTI , PO.DRAHAL, TEHSIL JOGINDER NAGAR,DISTT. MANDI	MEMBER	FEMAL E	GEN	AGRI.	
10.	GUDDI DEVI ,W/O. VIJAY KUMAR, VILLAGE DARKOTI , PO.DRAHAL, TEHSIL JOGINDER NAGAR,DISTT. MANDI	MEMBER	FEMAL E	GEN	AGRI.	
11.	ROSHNI DEVI, W/O. DAYAL SINGH, VILLAGE DARKOTI , PO.DRAHAL, TEHSIL JOGINDER NAGAR,DISTT. MANDI	MEMBER	FEMAL E	GEN	AGRI.	
12.	GUDDI DEVI, W/O. PREM SINGH VILLAGE DARKOTI , PO.DRAHAL, TEHSIL JOGINDER NAGAR,DISTT. MANDI	MEMBER	FEMAL E	GEN	AGRI.	
13.	KAMLA DEVI, W/O. NAGESH PAL SINGH, VILLAGE DARKOTI , PO.DRAHAL, TEHSIL JOGINDER NAGAR,DISTT. MANDI	MEMBER	FEMAL E	GEN	AGRI.	
14.	JULMA DEVI, W/O. SUSHIL KUMAR, VILLAGE DARKOTI , PO.DRAHAL, TEHSIL JOGINDER NAGAR,DISTT. MANDI	MEMBER	FEMAL E	GEN	AGRI.	
15.	BHAWNA DEVI, W/O. SANT RAM, VILLAGE DARKOTI , PO.DRAHAL, TEHSIL JOGINDER NAGAR,DISTT. MANDI	MEMBER	FEMAL E	GEN	AGRI.	
16.	ANITA DEVI, W/O. KULDIP SINGH, VILLAGE DARKOTI , PO.DRAHAL, TEHSIL JOGINDER NAGAR,DISTT. MANDI	MEMBER	FEMAL E	GEN	AGRI.	

4. Geographical details of the Village

1	Distance from the district HQ	77 Km
2	Distance from Main Road	4 Km
3	Name of local market & distance	Joginder Nagar 15 Km
4	Name of main market & distance	Joginder Nagar 20, Baijnath 45 Km,37 Km.
5	Name of main cities & distance	Joginder Nagar 20Km
6	Name of main cities where product will be sold/ marketed	Joginder Nagar, Mandi.

Costs involved: Estimated projections have been broadly worked out as below:

No.	Activities	Units	Quantity	Norms	Cost
1.	Constitution of CIG from VFDS	1			
2.	Grass/weeds Cutting in Fenced Area by manual labour twice a year for three year.	Sqm	5	1193.1	35,793
3.	Purchasing of Asparagus plants.	100	50,000	218.3	1,09,150
4.	Digging of pits (15x15x15) cm size.	100	50,000	238.67	1,19,335
5.	Planting of plants with naked roots.	100	50000	183	91,500
6.	Filling of pits (15x15x15) cm size	100	50,000	95.5	47,750
7.	Carriage of manure	LS		LS	5,000
8.	Shed Construction	LS		LS	250000
9.	Carriage of extracted material to shed	LS		LS	25,000
10.	Cost of labels				1,000
11.	Sale & Auction	LS		LS	0
	Total				684528

Recurring Cost

1.	Agricultural Implements	LS		LS	15,000
2.	Manure cost/ NPK	LS		LS	20,000
3.	Planting & Initial Watering Cost	LS		LS	50000
4.	Weeding and hoeing for two years	100	50000	81.35	81350
5.	Cleaning & Packing cost	LS		LS	25,000
6.	Packaging material cost	LS		LS	12,500
7.	General Overheads	LS		LS	25,000

228850

Financial Returns: Total expected yield will be 30.0 Qtl./Ha which on the average market price of Rs. 30,000/- per qtl. may give a return of Rs. 45,00,000/- per three years (for 5Ha).

Cost Benefit Analysis: The Benefit: Cost = $45,00,000/946650 = 4.75$. Any project which on PNV gives a value of 4.75 times that of investment is sustainable. However, this benefit will be spread over a period of 3 years.

Sustainability: The sustainability of the activity will depend on the motivation of the people after the project period, if they adopt the practice of cultivation of the above plants on their cultivable land, fallow land (Khretar) and village common lands.

5. Executive Summary-

Tej Patta and inter cropping of Asparagus is income generation activity selected by Jai Ambay Self Help Group. This IGA will be carried out by 16 ladies of this SHG. This business activity will be carried out yearly by group members. The members are doing this activity after getting the proper training. The division of labour between the members have been planned carefully so that each ladies contributes towards strengthening the IGA and resulting the additional money into their pockets.

Note:

i) Capital cost- 75% capital cost will be borne by the project and 25% by the SHG.

ii) Recurring cost- to be borne by the SHG.

iii) Training and capacity building/ skill up gradation to be borne by the project.

6. Sources of Fund -

<u>Sr.No</u>	<u>Particulars</u>	<u>Amount (Rs)</u>	<u>Project Contribution (75%)</u>	<u>SHG Contribution -25%</u>
1	Total capital cost	684528	513396	171132
2	Total Recurring Cost	228850	0	228850
3	Training/capacity building/ skill up-gradation	0	0	0
	Total	913378	513396	399982

7. Training/capacity building/skill up-gradation -

Training/capacity building/ skill up-gradation cost will be borne by project.

Following are some training/capacity building/ skill up-gradation proposed/needed:

- ✧ Cost effective procurement of raw material
- ✧ Quality control
- ✧ Packaging and Marketing

Project support	<ul style="list-style-type: none">✧ 75% of capital cost will be provided by project✧ Training/capacity building/ skill up- gradation cost.
SHG Contribution	<ul style="list-style-type: none">✧ 25% of capital cost to be borne by SHG for general category and other categories respectively.✧ Recurring cost to be borne by SHG.

- ✧ Financial Management

8. 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

9. Remarks

All the members are females and belong to low income group and they can contribute 25% and project has to bear remaining 75%.

10. Group photographs :-



11. Resolution-cum Group consensus form

Resolution-cum-Group-consensus Form

It is decided in the General house meeting of the group Jai Ambay Held on 05-06-2023 at Kudnu Darkoti that our group will undertake the Asparagus Plantation as Livelihood Income Generation Activity under the Project for Implementation of Himachal Pradesh Forest Ecosystem management and Livelihood (JICA assisted).

प्रधान
जय अम्बे स्वयं सहायता समूह
गाँव दरकोटी, डा. द्राहल
तह. जो. नगर, जिला मन्डी (हि.प्र.)

Signature Of group President

सचिव
जापना देवी

Signature Of group secretary

प्रधान Shukil Kumar
ग्राम वन विकास समिति कुडनु-दरकोटी
ग्राम पंचायत द्राहल, तह. जो. नगर,
जिला मन्डी (हि.प्र.)
Signature of President VFDS

12. Business approval by VFDS and DMU

Business Plan Approval by VFDS and DMU.

Jai Ambay Group will undertake the Plantation as Livelihood Income Generation Activity under the Project for Implementation of Himachal Pradesh Forest Ecosystem management and Livelihood (IICA assisted). In this regard business Plan of Amount Rs. 913378 has been submitted by the group on 05-06-2023 and the Business Plan has been approved by VFDS Kudnu Darkoti.

Business Plan is submitted to DMU through FTU for further action please.

Thank you.

Signature Of group President

Signature Of group secretary

Signature of President VFDS

Submitted for Approved

D.M.U. Cum-
DMU Officer, Joginder Nagar
Joginder Nagar

Approved

Chief Conservator of Forests (T)
Forest Circle, Mandi (H.P.)