



# BUSINESS PLAN

Income Generation activity

On Bee Keeping

by SHG

Jai maa Giriganga SHG Deem



SHG/CIG Name	::	<u>Jai Maa giri ganga SHG Deem</u>
VFDS Name	::	Jai Kali Mata VFDS Parali
Range	::	Jubbal
Division	::	Rohru

**Prepared under:**

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

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## . Description of SHG/CIG

2.1	SHG/CIG Name	::	<u>Jai maa Giri Ganga SHG</u> <u>DEEM</u>
2.2	VFDS	::	Jai Kali Mata VFDS Parali
2.3	Range	::	JUBBAL
2.4	Division	::	Rohru
2.5	Village	::	Deem
2.6	Block	::	Jubbal
2.7	District	::	Shimla
2.8	Total No. of Members in SHG	::	8(female-0 & male-8)
2.9	Date of formation	::	10 january 2025
2.10	Bank a/c No.	::	45910102592
2.11	Bank Details	::	Himachal Pradesh state cooperative bank
2.12	SHG/CIG Monthly Saving	::	100/-
2.13	Total saving		800
2.14	Total inter-loaning		-
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

## Beneficiary details

Sr no	Name	Father Name	Age	Qualification	category	Designation	Income source	Contact no
1	Daleep Kumar	S/O Haru ram	56	12 <sup>th</sup>	Sc	Pradhan	Agriculture	9418813221
2	Sanjeev Kumar	S/O Vasant chauhan	52	8 <sup>th</sup>	Sc	Sectary	Agriculture	9459825397
3	Rattan Chand	S/O Vijay chauhan	54	5 <sup>th</sup>	Sc	Member	Agriculture	9816443400
4	Bal Chand	S/O Hira singh	45	5 <sup>th</sup>	Sc	Member	Agriculture	9418814231
5	Rinku	S/O Prem Nath	48	10 <sup>th</sup>	Sc	Member	Agriculture	8278840010
6	Davinder Singh	S/O Bhajan Dass	50	12 <sup>th</sup>	Sc	Member	Agriculture	9418396063
7	Happy	S/O Vasubder lal	47	12 <sup>th</sup>	Sc	Member	Agriculture	7650971690
8	Gullat Kumar	S/O Lilam Dass	44	12 <sup>th</sup>	Sc	Member	Agriculture	9418569877

## Geographical details of the Village

1	Distance from the District HQ	100
2	Distance from main road	200 meters
3	Name of local market and distance	kharapatahar, and jubbal 5 to 10 km
4	Name of main market and distance	Rohru 24 km
5	Name of main cities and distance	Shimla 100km
6	Name of main cities where products will be sold	Shimla and Rohru

Beekeeping is a low investment and skill Industry having the potential to offer direct employment to local dwellers and unemployed youth and farmers. Sustainability of this industry is therefore vital to the local peoples for their wellbeing and development.

Beekeeping plays a vital role in the livelihoods of the rural communities in four dynamic ways: -

- (i) it is an income generating activity;
- (ii) provides food and medicine - value of honey and other hive products are invaluable;
- (iii) it supports agricultural activities through cross pollination and increase in yield of crops;
- (iv) it contributes immensely to forest conservation;
- (v) It also provides supplementary income to farmers.

Therefore, the people of the village Deem their willingness to adopt this activity as income generation activity. Accordingly, the people were sensitized and a Self-Help Group was formed.

## 5. Description of product related to income generating activity

1	Name of the Product	Honey
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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 spring season is considered to be the best for Beekeeping or Apiculture because of warmer weather and the flowering of plants also starts during this season.
6.2	Number of members involved	::	08(Female-0 Male -08)
6.3	Source of raw materials	::	Village itself
6.4	Source of other resources	::	Local market/ Main market
6.5	Expected Qty. per season (that is one year)	::	4 to 5 kg per year from one box of honey bees .one box contain one thousand bees.

## 7. Description of Marketing/ Sale

7.1	Potential market places/locations	::	Rohru, Kharapathar
7.2	Demand	::	Through out the 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	Apis Malifera Bees with Colony	70	5000	350000
2	Honey Extractor(honey extractor dress)	3	3000	9000
3	Honey Extractor Tray	2	5600	11,200
4	Smoker	10	1000	10000
5	Bee Vails	10	150	1500
6	Bee Hive Tool	10	90	900
7	stand	8	150	1200
8	bucket	8	250	2000
9	knife	8	100	800
10	Migration net	1	3000	3000
11	Extractor net	1	3000	3000
12	Brush	2	250	500
	<b>Total Capital Cost (A) =</b>			<b>393100</b>

<b>B.</b>	<b>RECURRING COST</b>				
<b>Sr.no</b>	<b>Particulars</b>	<b>Unit</b>	<b>Quantity</b>	<b>Price</b>	<b>Total Amount</b>



					(Rs)
1	Yearly Consumption of Sugar by Bee (Chemical Free) for three months	Kg	30	50	1500
2	Yearly Requirement of Tines for Packing	No.	350	40	14000
3	Repair and Maintenance	Month	LS		500
4	Carriage and Cartage	Month	LS		500
5	Miscellaneous Expenditure (Bill Book, Receipt Book etc.)				500
<b>Total Recurring Cost (B)</b>					<b>18,125</b>

<b>C. Cost of Production (Monthly)</b>		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	18,125
2	10% depreciation annually on capital cost	4913
	<b>Total</b>	<b>23038</b>

<b>D. Selling price</b>					
Sr.No	Particulars	Unit	Quantity	Rate (Rs.)	Amount (Rs)
1	Honey	Kg.	280	750	210000

# **11. Analysis of Income and Expenditure (Monthly):**

Sr.No

	Particulars	Amount (Rs)
1	10% depreciation monthly on capital cost	4913
2	Total Recurring Cost	18125
3	Total quantity of Honey extracted one season	280 Kg (approx. quantity)
4	Selling Price of Honey	750
5	Income generation (280*750)	210000
6	Net profit= sale value -(10% depreciation on capital cost + recurring cost	210000- (4913+18125) =186962
		<ul style="list-style-type: none"> <li>• Profit will be distributed equally among members monthly basis.</li> <li>• Profit will be used for further investment in IGA</li> </ul>
7	Distribution of net profit	

## 12. Fund requirement:

Sr.No	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	393100	196550	196550
2	Total Recurring Cost	18125	0	18125
3	Trainings	50000	50000	0
	Total	461225	246550	214675

### Note-

**Capital Cost** - 50% of capital cost to be covered under the Project and 50% to SHG.

**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"> <li>50% of capital cost will be utilized for purchase of machines.</li> <li>Upto Rs 1 lakh will be parked in the SHG bank account.</li> <li>Trainings/capacity building/skill up-gradation cost.</li> </ul>	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
G contribution	<ul style="list-style-type: none"> <li>50% of capital cost to be borne by SHG.</li> <li>Recurring cost to be borne by SHG</li> </ul>	

## 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

## 17. Remarks

**Group members Photo-**



## Business Plan Approval by VFDS

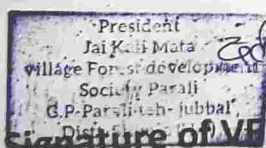
Jai MAA Chirigana group will undertake the Beekeeping as

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) 393100 has been submitted  
by this group on dated 6-01-2025 and this business plan has been  
approved by Jai Kelimeta VFDS Parali

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

Thank You



[Signature]  
Signature of VFDS President



[Signature]  
Signature of VFDS Secretary

## Resolution-Cum-Group Consensus

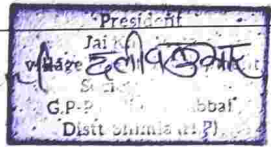
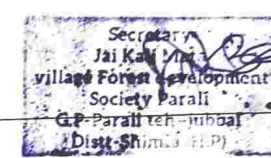
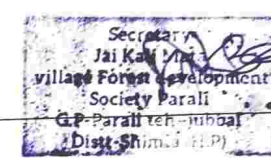
It is decided in the General House Meeting of the group.....Jai MAA Ganga SHG  
held on.....06-01-2025.....at Khorapathar.....that our group will undertake the  
Bee Keeping.....as Livelihood Income Generation Activity under the  
Project for Improvement of Himachal Pradesh Forest Ecosystems Management &  
Livelihoods (JICA Assisted ).

Signature  
**Pardhan** **Secretary**  
Jai MAA Ganga SHG  
Deem-Pa, Dist. Jubbhal  
Distt. Shimla (H.P.)  
**Signature of Group President**

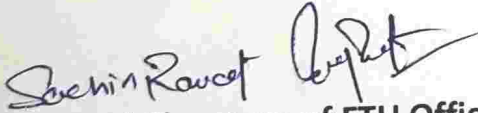
Signature  
**Pardhan** **Secretary**  
Jai MAA Ganga SHG  
Deem-Pa, Dist. Jubbhal  
Distt. Shimla (H.P.)  
**Signature of Group Secretary**



## Name and Signature of Authorize Signatories

Dilcep Kumar	UFAS President	
Dinesh Kumar	UFAS Secretary	
Dileep Kumar Sanjeev Kumar	SHG President SHG Secretary	

Submitted to DMU through FTU

  
Name and Signature of FTU Officer

Name and Signature of FTU Coordinator

Approved

  
Name and Signature of DMU Officer