

BUSINESS PLAN

INCOME GENERATING ACTIVITY –Pickle Making and Value Addition

by

Nav Jagriti- Self Help Group



SHG/CIG Name	::	Nav Jagriti
VFDS Name	::	Bhalyana / Jarashi
Range	::	Theog
Division	::	Theog

Prepared Under-



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

Table of Contents

Sl. No.	Particulars	Page/s
1	Description of SHG/CIG	3
2	Beneficiaries Detail	4
3	Geographical details of the Village	5
4	Executive Summary	5
5	Description of product related to Income Generating Activity	6
6	Production Processes	6
7	Production Planning	6
8	Sale & Marketing	7
9	SWOT Analysis	7
10	Description of Management among members	8
11	Description of Economics	9
12	Analysis of Income and Expenditure	10
13	Fund Requirement	11
14	Sources of Fund	11
15	Training/capacity building/ skill up gradation	11
16	Computation of break-even Point	12
17	Bank Loan Repayment	12
18	Monitoring Method	12

1. Description of SHG/CIG

1	SHG/CIG Name	::	Nav Jagriti
2	VFDS	::	Bhaliyana/ Jarashi
3	Range	::	Theog
4	Division	::	Theog
5	Village	::	Bhaliyana/ Jarashi
6	Block	::	Theog
7	District	::	Shimla
8	Total No. of Members in SHG	::	16
9	Date of formation	::	08/07/2022
10	Bank a/c No.	::	1038000100081086
11	Bank Details	::	Punjab National Bank, Sainj
12	SHG/CIG Monthly Saving	::	Rs. 100 per month by each member
13	Total saving		9600/-
14	Total inter-loaning		--
15	Cash Credit Limit		--
16	Repayment Status		--

2. Beneficiaries Detail:

Sr. No	Name	Father/Husb and Name	Age	Category	Income Source	Address
1	Seema (President)	Rajesh	31	SC	Farmer	Vill. Bhalyana, Teh. Theog, Distt. Shimla.
2	Kanta Devi (Secretary)	Surender	37	SC	Farmer	Vill. Bhalyana, Teh. Theog, Distt. Shimla.
3	Anita (Treasurer)	Tittu	27	SC	Farmer	Vill. Bhalyana, Teh. Theog, Distt. Shimla.
4	Reena	Naresh	34	SC	Farmer	Vill. Bhalyana, Teh. Theog, Distt. Shimla
5	Sadhi	Labdu	68	SC	Farmer	Vill. Bhalyana, Teh. Theog, Distt. Shimla
6	Shakuntla	Mohan	47	SC	Farmer	Vill. Bhalyana, Teh. Theog, Distt. Shimla
7	Kamla	Dasu Ram	61	SC	Farmer	Vill. Bhalyana, Teh. Theog, Distt. Shimla
8	Sumitra	Mohan Lal	45	Gen	Farmer	Vill. Bhalyana, Teh. Theog, Distt. Shimla
9	Subhadra	Subhash	34	SC	Farmer	Vill. Bhalyana, Teh. Theog, Distt. Shimla
10	Minakshi	Satish	27	Gen	Farmer	Vill. Bhalyana, Teh. Theog, Distt. Shimla
11	Promila	Rakesh	27	Gen	Farmer	Vill. Bhalyana, Teh. Theog, Distt. Shimla
12	Sarita	Rakesh	32	SC	Farmer	Vill. Bhalyana

						, Teh. Theog, Distt. Shimla
13	Reeta	Gopal	33	SC	Farmer	Vill. Bhalyana, Teh. Theog, Distt. Shimla
14	Tara Devi	Bhagat Singh	40	Gen	Farmer	Vill. Bhalyana, Teh. Theog, Distt. Shimla
15	Surendera	Suresh	45	Gen	Farmer	Vill. Bhalyana, Teh. Theog, Distt. Shimla
16	Rama	Sunil	27	SC	Farmer	Vill. Bhalyana, Teh. Theog, Distt. Shimla

3. Geographical details of the Village

1	Distance from the District HQ	::	Km
2	Distance from Main Road	::	100m
3	Name of local market & distance	::	Sainj (2Km)
4	Name of main market & distance	::	Theog(20km)
5	Name of main cities & distance	::	
6	Name of main cities where product will be sold/ marketed	::	Theog(20km) Shimla(50Km)

4. Executive Summary

Picklemaking income generation activity has been selected by this Self Help Group. This IGA will be carried out by all ladies of this SHG. Pickle, Chutney, papad, tomato sauce, soup, jamet etc will be made by this group initially. This activity is being already done by some ladies of this group. This business activity will be carried out seasonally by group members. The process of making Pickle, Chutney, papad, tomato sauce, soup, jamet etc takes around 3-7 days. Production process includes process like cleaning, washing, grinding, mixing, drying etc. Initially group will manufacture Pickle, Chutney, papad, tomato sauce, soup, jamet etc but in future group will manufacture other products which follow same process. Product will be sold directly by group or indirectly through retailers and wholesalers of near market initially.

5. Description of Product related to Income Generating Activity

1	Name of the Product	::	Pickle and value addition
2	Method of product identification	::	This activity is being already done by some SHG ladies. Has been decided by group members
3	Consent of SHG/ CIG / cluster members	::	Yes

6. Description of Production Processes

- Group will make Pickle and value addition items. This business activity will be carried out seasonally by group members.
- The process of making pickle takes around 3-7 days.
- Production process includes process like cleaning, washing, mixing, drying etc.

7. Description of Production Planning

1	Production Cycle for Mix Pickle (in days)	::	3 days
	Production Cycle for Garlic Pickle (in days)	::	3 days
2	Manpower required per cycle (No.)	::	all ladies
3	Source of raw materials	::	Local market/ Main market
4	Source of other resources	::	Local market/ Main market
5	Expected production per cycle (Kg)	::	50 kg each

Requirement of raw material and expected production

Sr.no	Raw material	Unit	Time	Quantity (approx)	Amount per kg (Rs)	Total amount	Expected production Monthly (Kg)
1	Garlic/green chilli/Galgal (Hill lemon)	Kg	Monthly	100	100	10,000	100
2	Masala	Kg	Monthly	50	150	7500	
1	Mix Vegetable	Kg	Monthly	100	50	5000	100
2	Masala	Kg	Monthly	50	150	7500	

8. Description of Marketing/ Sale

1	Potential market places	::	Theog, Shimla
2	Distance from the unit	::	35 to 56Km approximately
3	Demand of the product in market place/s	::	Daily demand
4	Process of identification of market	::	Group members, according to their production potential and demand in market, will select/list retailer/wholesaler. Initially product will be sold in near markets.
5	Marketing Strategy of the product		SHG members will directly sell their product through village shops and from manufacturing place/shop. Also by retailer, wholesaler of near markets. Initially product will be sold in .5 -1 Kg packaging.
6	Product branding		At CIG/SHG level product will be marketed by branding CIG/SHG. Later this IGA may required branding at cluster level
7	Product "slogan"		"Savings first — Credit later"

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 labor 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. 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.

Pickle is a food item therefore different regulations of the state govt.need to be followed. Since the IGA is been taken up initially on small scale therefore, these legal issues will be addressed locally by the SHG members by obtaining a food handling Licence from the local authorities. The business will be operated from home, therefore the tax regulations of self- employed groups will be taken care as per the rules.

11. Description of Economics:

A. CAPITAL COST				
Sr.No	Particulars	Quantity	Unit Price	Total Amount (Rs.)
1	Grinder Machine (1-2 HP)	1	18000	18,000
2	Mixer	2	4000	8,000
3	Vegetable dehydrator	1	40000	40,000
4	weighing machine	2	2000	4,000
5	Kitchen tools		LS	15000
6	Finished product storage almirah/racks		LS	15000
7	Hand Operated Jar Sealing Machine	1	15000	15000
8	Apron, cap, plastic hand gloves etc	10	LS	5000
9	Gas chullah/ Cylinder (with 3 burners)	1	10000	10000
Total Capital Cost (A) =				130000

B. RECURRING COST					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Garlic/green chilli/Galgal (Hill lemon)	Kg/month	100	100	10,000
2	Raw material (masala)	Kg/month	100	150	15000
3	Mix vegetables	Kg/month	100	50	5000
4	Packaging material	Month	LS	10000	10000
5	Transportation	Month	1	4000	4000
6	Other (stationary, electricity, water bill, machine repair)	Month	1	3000	3000
Recurring Cost					47000

Note – As labour work will be done by SHG members themselves, therefore, labour cost will be zero.

If the business expand the Capital Cost and recurring cost will be revised as per the requirement.

C Cost of Production (Monthly)		
Sr. No	Particulars	Amount (Rs)
1	Total recurring cost	47,000
2	10% depreciation annually on capital cost	13000
	Total	60000

D	Selling Price calculation for Garlic/green chilli/Galgal (Hill lemon)(per cycle)		
Sr.No	Particulars	Unit	Amount (Rs)
1	Cost of Production	Kg	150
2	current market price	Kg	200-350
3	Expected Selling Price	Rs	250

E	Selling Price calculation for Mix Vegetable Pickle (per cycle)		
Sr.No	Particulars	Unit	Amount (Rs)
1	Cost of Production	Kg	100
2	current market price	Kg	200-300
3	Expected Selling Price	Rs	200

12. Analysis of Income and Expenditure (Monthly):

Sr.No	Particulars	Amount (Rs)/kg
1	10% depreciation annually on capital cost	13000
2	Total Recurring Cost	47000
	Total Production per month Garlic/green chilli/Galgal (Hill lemon)pickle(Kg)	100kg
3	Selling Price (per Kg)	250
4	Income generation (250*100)	25000
5	Total Production per month Mix vegetables pickle(Kg)	100kg
6	Selling Price (per Kg)	200
7	Income generation (200*100)	20000
8	Net profit	45000
9	Distribution of net profit	<ul style="list-style-type: none"> • Profit will be distributed equally among members monthly/yearly basis. • Profit will be utilized to meet recurring cost. • Profit will be used for further investment in IGA

13. Fundrequirement:

Sr.No	Particulars	Total Amount (Rs)	Project Contribution	SHG Contribution
1	Total capital cost	130000	97500	32500
2	Total Recurring Cost	47000	0	47000
3	Trainings/capacity building/ skill up-gradation	50,000	50,000	0
	Total	227000	147500	79500

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

14. Sources of fund:

Project support	<ul style="list-style-type: none">• 75% of capital cost will be utilized for purchase of machineries and equipments• UptoRs1 lakhwill be parked in the SHG bank account.• Training/capacity building/ skill up-gradation cost.	Procurement of machineries/equipment 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, this include cost of materials/tools other than machineries.• Recurring cost to be borne by SHG	

15. 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:

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

16. Computation of break-even Point

= Capital Expenditure/selling price (per kg)-cost of production (per kg)

= 1,30,000/(400-200)

= 650 Kg

In this process breakeven will be achieved after selling 650 kg achaar.

17. Bank Loan Repayment- 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.

18. Monitoring Method –

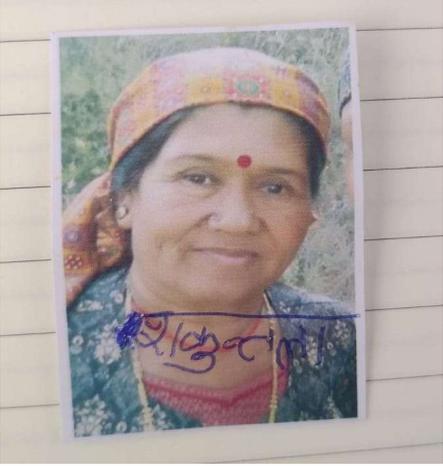
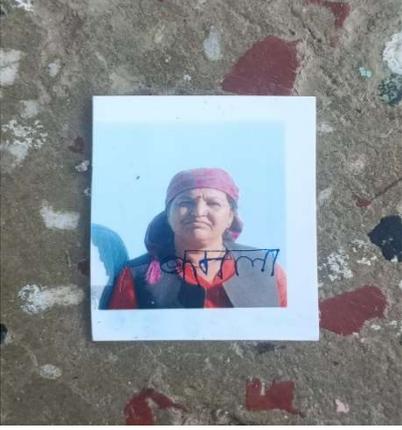
- Social Audit Committee of the VFDS will monitor the progress and performance of the IGA and suggest corrective action if need be to ensure operation of the unit as per projection.
- SHG should also review the progress and performance of the IGA of each member and suggest corrective action if need be to ensure operation of the unit as per projection.

Some key indicators for the monitoring are as:

- Size of the group
- Fund management
- Investment
- Income generation
- Quality of product

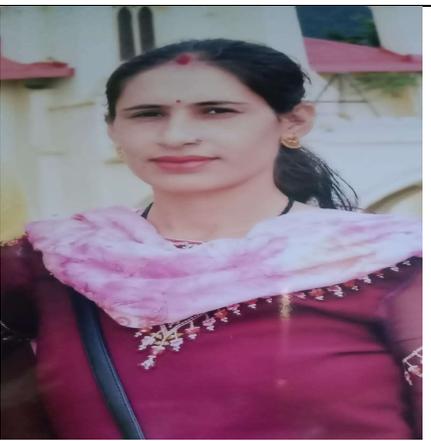
Group members Photos-

S.No	Name	Photo
1	Tara Devi	 A portrait of a woman wearing a blue and green patterned headscarf and a grey jacket, standing outdoors in a natural setting with trees.
2	Reena	 A portrait of a woman wearing a purple shawl, positioned in front of a colorful, patterned textile background. The photo is framed within a white border.
3	Sadhi Devi	 A portrait of a woman wearing a red and white headscarf, set against a solid green background. The photo is framed within a white border.

4	Seema Kumari	 A small portrait photograph of a woman with dark hair, wearing a purple patterned top and a pink scarf. The photo is mounted on a dark, textured background. There is a small white logo in the top left corner of the photo area.
5	Shakuntla	 A portrait photograph of a woman wearing a colorful, patterned headscarf and a blue patterned top. She has a red bindi on her forehead. The photo is mounted on a light-colored wooden surface. There is handwritten text in blue ink across the bottom of the photo.
6	Kamla	 A portrait photograph of a woman wearing a pink headscarf and a red top. The photo is mounted on a rough, textured wall with some red and white paint splatters. There is handwritten text in black ink across the bottom of the photo.

7	Sumitra	 A portrait photograph of a woman with dark hair, wearing a dark top and a necklace. The photo is placed on a colorful, patterned fabric background.
8	Minakshi	 A portrait photograph of a woman with long dark hair, wearing a light-colored top. The photo is placed on a dark, textured surface. The name "Minakshi" is handwritten in blue ink across the bottom of the photo.
9	Rama Kumari	 A portrait photograph of a woman with dark hair, wearing a dark top. The photo is placed on a red, textured background. The name "Rama Kumari" is handwritten in blue ink across the bottom of the photo.

10	Kanta Devi	 A small, square-format portrait photograph of a woman with dark hair, wearing a blue jacket over a green patterned top. The photo is placed on a dark, textured surface with circular patterns.
11	Promila	 A portrait photograph of a woman wearing a patterned headscarf and a dark top. The photo is held in a hand. A white vertical strip on the right side of the photo contains the text "IMG_20170403_104514 HDR" and the name "Promila" is handwritten in blue ink at the bottom.
12	Subhadra	 A portrait photograph of a woman with dark hair, wearing a patterned top. The photo is placed on a white rectangular card or paper.

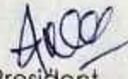
13	Anita	 A portrait of a woman with dark hair pulled back, wearing a white and black patterned sari. She has a bindi on her forehead and is looking slightly to the right.
14	Surindra	 A portrait of a woman wearing a colorful patterned headscarf and a red top. She has a bindi on her forehead and is looking directly at the camera.
15	Sarita	 A portrait of a woman with dark hair, wearing a maroon top and a pink and white patterned shawl. She has a bindi on her forehead and is looking slightly to the left.

16

Reeta



Prepared by: SHG members in consultation with DMU Theog, FTU Theog Forest Range and JICA staff.

<p>1. <u>Suresh</u>... VFDS</p> <p></p> <p>President President VFDS Bhalyana (Jarashi) Teh. Theog, Distt. Shimla (H.P.)</p>	<p>2. <u>Seema Kumari</u>... SHG</p> <p>प्रधान सचिव नव जागृति स्वयं सहायता समूह भल्याणा (जरशी) ग्राम पं. सेंज जिला, शिमला (हि.प्र.)</p> <p>President</p>
<p>3. <u>N.A.V.S.S.W.</u>... VFDS</p> <p>Secretary</p> <p></p> <p>Secretary VFDS Bhalyana (Jarashi) Teh. Theog, Distt. Shimla (H.P.)</p>	<p>4. <u>Kamtapuri</u>... SHG</p> <p>सचिव सचिव नव जागृति स्वयं सहायता समूह भल्याणा (जरशी) ग्राम पं. सेंज जिला, शिमला (हि.प्र.)</p> <p>Secretary</p>

Submitted to DMU through FTU

Name and Signature of FTU officer


Yoginder Singh
Ranga Forest Officer
Theog Forest Range
Theog

Resolution-cum-Group-Consensus Form

It is decided in the General House Meeting of the group Nav Jagriti

Held on 20.12.2022 at Bhalyana.....that our group will undertake the Pickle & food processing as Livelihood Income Generation Activity under the Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted)

Seema Kumari

Signature of Group President

प्रधान

नव जागृति स्वयं सहायता समूह
भल्याणा (जरासी) ग्राम पं. सैज
जिला शिमला (हि.प्र.)

Kantapuri

Signature of Group Secretary

सचिव

Business Plan Approval by VFDS

Nav Jagriti..... Group will undertake the... Pickle & food processing.....

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. 237000. has been submitted by this group on Dated 29/12/2022 and the Business Plan has been approved by VFDS ...Bhalyana/Jarashi

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

Thank You

Seema Kumari

Signature of Group President

✓
प्रधान
नव जागृति स्वयं सहायता समूह
भल्याणा(जरशी) ग्राम पं. सैज
जिला शिमला (हि.प्र.)

Kanapuri

Signature of Group Secretary

✓
सचिव

नव जागृति स्वयं सहायता समूह

भल्याणा(जरशी) ग्राम पं. सैज

जिला शिमला (हि.प्र.)

Annexure

We the member of group hereby consented to actively participate in the IG Activity opted by the group, Nav. Jagriti (Bhabani) per the guideline of JICA Project For Improvement of HP Forest Ecosystems management and Livelihood and coordination with the VFDS.

The details of the members is as under:

Sr.No.	Name (Phone number)	Father/Husb and Name	Age	Education	Category	Income Source	Address
1	Suma	w/o Rajesh	31	10+2	SC	farmer	vil-Bhatgara Po-Sary (Jug) Sumakannu
2	Kanta Devi	w/o. Surender	37	10th	SC	farmer	po-sary (Jug) Kantawani
3	Amrita	w/o Jitu	27	10th	SC	farmer	vil-Bhatgara Po-Sary (Jug) Amra
4	Reema	w/o Warish	34	10th	SC	farmer	vil-Bhatgara Po-Sary (Jug) Reema
5	Sachin	O/o Jit Bahadur	68	Uneducated	SC	farmer	vil-Bhatgara Po-Sary (Jug) Sachin
6	Shakuntala	w/o Mahan	47	-do-	SC	farmer	vil-Bhatgara Po-Sary (Jug) Shakuntal
7	Kamla	w/o Daku Ram	61	-do-	SC	farmer	vil-Bhatgara Po-Sary (Jug) Kamla
8	Sumitra	w/o Niran Lal	45	10th	General	farmer	vil-Bhatgara Po-Sary (Jug) Sumitra
9	Subhadra	w/o Subhash	34	10th	SC	farmer	vil-Bhatgara Po-Sary (Jug) Subhadra
10	Minakshi	w/o Sahish	27	10+2	General	farmer	vil-Bhatgara Po-Sary (Jug) Minakshi
11	Komita	w/o Rakish	27	Uneducated	General	farmer	vil-Bhatgara Po-Sary (Jug) Komita
12	Sarita	w/o Rakish	32	10+2	SC	farmer	vil-Bhatgara Po-Sary (Jug) Sarita
13	Keeta	w/o Jopal	33	10th	SC	farmer	vil-Bhatgara Po-Sary (Jug) Keeta
14	Jana Bai	w/o Bhagat Singh	40	10th	General	farmer	vil-Bhatgara Po-Sary (Jug) Jana Bai
15	Surendera	w/o Suresh	45	4th	General	farmer	vil-Bhatgara Po-Sary (Jug) Surendera
16	Rama	w/o Sumit	27	Uneducated	SC	farmer	vil-Bhatgara Po-Sary (Jug) Rama

Signature of Secretary Kantiprasi प्रधान सचिव नव जागृति स्वयं सहायता समूह भल्याणा (जराशी) ग्राम प. सेंज जिला शिमला (हि.प्र.)	Signature of SHG President Seema Kumari सचिव नव जागृति स्वयं सहायता समूह भल्याणा (जराशी) ग्राम प. सेंज जिला शिमला (हि.प्र.)
Signature of VFDs Secretary VFDs Bhalyana (Jarashi) Teh. Theog, Distt. Shimla (H.P.)	Signature of VFDs President VFDs Bhalyana (Jarashi) Teh. Theog, Distt. Shimla (H.P.)
Signature of Forest Guard	Signature of Block Officer VFDs Bhalyana (Jarashi) Teh. Theog, Distt. Shimla (H.P.)
Signature of Range Forest Officer Range Forest Range Theog	

Divisional Management Officer
Theog, Forest Division, Theog