



Himachal Pradesh
Forest Department

Income generating activity
business plan
Seera Vadi and its value addition
2023



Name of the self help group -	" Radha
Name of the Rural Forest Development Committee -	Balghar
Name of the Field Technical Unit -	Jhandutta
Name of DMU/ Forest Division -	Bilaspur
FCCU/Circle -	Bilaspur

Sponsored by HPV &ASU P JICA	prepared by:- DMU Bilaspur , FTU Jhandu Ta and " Radha " Self Help Group
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Introduction

Jabbal village of Balghar is located in Jhandutta Tehsil of Bilaspur district of Himachal Pradesh. It is situated 35 km away from Bilaspur. Himachal Pradesh Forests contribute to environmental protection and economic development by ecosystem management, biodiversity conservation, livelihood improvement support and institutional strengthening.

V F D F Area :-

area of this micro plan includes 2 wards, ward number-2 and ward number-3. This area is about 35 km away from the district headquarter Bilaspur. According to the survey done by the agency, the total number of families in **Balghar** microplan is 268. **There are** 1016 males and females in this and there are 139 children.

Distance from forest and other offices :

Balghar VFD is around 7km away from **Jhanduta Forest Range**. VFDs **Balghar** falls between **Jhanduta and Mandwa pul**,

Important Feature :-

This district is located in central Himachal and is famous for its tourist spots and famous for Himalayan treks , the Himalayan trekking routes from Bilaspur district connect Kullu , Shimla , Solan , Hamirpur and Kangra districts which border Bilaspur district on the west and south, north-northeast and east respectively.

This district is famous for ancient settlements , traditional handloom and cultivation of wheat and maize

Bilaspur The city is situated on the banks of Govind Sagar Lake , the people of Bilaspur are known for their hard work .

Forests and forest ecosystems are repositories of rich biodiversity , and play a vital role in preserving fragile sloping lands and were the primary sources of livelihood for the rural population. Rural people are directly dependent on forest resources for their livelihood and socio-economic development. The harsh reality is that these resources are continuously depleting due to overexploitation such as for fodder , fuel , NTFP extraction, grazing , fire and drought etc.

Two self-help groups have been formed under **Balghar Village** forest Development Committee to implement livelihood improvement activities . One of these is **Radha Self** Help Group, Making of Seera Vadiya and its value addition is related to . The group members belong to the weaker sections of the society and have less land. To enhance his socio-economic status , he built a house called Seera Vadi decided to produce the . **Technical support** for preparing business plan **SMS** of Office of Forest Division Bilaspur , Dr. Ulshida Sharma and Anita Sharma Field Technical Unit Coordinator Forest Range

Officer Jhanduta, Forest Guard Rahan Beat and Forest Block Officer, Jhanduta were present .

executive Summary

Family	Scheduled Tribes	scheduled caste	Other Previous Category	General	Total
Number of HH	0	18	53	197	268
% of HH	0	7%	20%	73%	100%

1. Details of Self Help Group

Radha Self Help Group was formed on January/26/ 2016It was done by the workers of Development Block Jhandutta, then incorporated under JICA PROJECT under Gramin Van Vikas Samiti Balghar to provide livelihood improvement support by upgrading the skills and capacities . The group comprises poor and marginal farmers.

RadhaSelf Help Group (10 women) consisting of members from marginalized and financially weaker sections of the society with less land resources . Though all the members of the group grow seasonal vegetables etc. but since the land holdings of these members are very small and irrigation facilities are less and the production level has reached near saturation , hence to meet their financial requirements they have resorted to farming .They decided to make Sheera and Vadi which can increase their income. There are members in this group and their monthly contribution is Rs 50 /- per month. The details of the group members are as follows : -

फोटो के साथ स्वयं सहायता समूह सदस्यों का विवरण

क्र स	नाम	पद	वर्ग	उम्र	शैक्षणिक योग्यता	मोबाइल नंबर
1.	अनीता देवी	प्रधान	Gen	50	10th	96255 36813
2.	अश्विनी देवी	सचिव	Gen	48	10th	98166 74389
3.	बीना देवी	सदस्य	Gen	50	5th	96252 28439
4.	बिना देवी	सदस्य	Gen	42	5th	96258 79713
5.	रीता देवी	सदस्य	Gen	50	8th	86280 77273
6.	वन्दना देवी	सदस्य	Gen	45	8th	78070 48033
7.	गुरविन्दर	सदस्य	Gen	32	10th	98163 21618
8.	सीमा देवी	सदस्य	Gen	45	10th	98160 58783
9.	करमीरी देवी	सदस्य	Gen	54	5th	86278 42833
10.	सुभन देवी	सदस्य	Gen	32	10th	88941- 40407
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18.						

ॐ स्वयं सहायता समूह के सदस्य की फोटो ॐ



अनीता देवी



ओम्बिका देवी



बीना देवी



बीना देवी



रीता देवी



पन्डना देवी



गुरविन्दर



सीमा देवी



कश्मीरी देवी



शुमन देवी

2. Details of SHG / CIG

Name of the self help group	-	"Radha" self help group
SHG/CIG MIS Code Number	-	,
VFDS	-	Balghar
Enclave	-	Jhandutta
Forest Division	-	Bilaspur
Village	-	Jabbal,Ward-2
Section	-	Jhandutta
District	-	Bilaspur
Total number of members in the SHG	-	10
Date of formation	-	26/01/2016
Name and details of the bank	-	PNB JHANDUTTA
Bank account number	-	6440000100055041
SHG/Monthly Savings	-	Rs. 50 /- per month
Total savings	-	56000/-
Total Inter-Loan	-	Yes
cash credit limit	-	20000 /-
Repayment Status		

3. Geographical description of the village

away from district headquarter	-	3.5 km
Distance from the main road	-	1 (but 100 to 200 meters from the main road) approx
and distance of local market	-	Jhandutta 7 Km.

Names and distances of major cities	-	Bilaspur 35 , Barthi 15 Km .
Names of major cities where The products will be sold/marketted	-	Jhanduta Barthin, Samoh Bilaspur

4. Description of the product related to the income generating activity

1	Product Name	-	Badia (Moong dal , Mah , Masardal ,Etcetera) Sira (Wheat Seed)
2	product identification method	-	This activity is already being done by some women self help groups.Byoflt is going on. the decision is made by the members of the group
3	SHG/CIG/ Cluster members	-	Yes

5. Description of production processes

- Group The group will manufacture syrup from moong , maah , masardal and danthal (arpipatta) and wheat seeds. This business activity will be carried out by the group members throughout the year.
- of making Badi takes about 3 days and making Syrup takes 12-15 days.
- estimation / experience - 1.25-1.50 kg dal and 150-200 grams of spices (black pepper , big cardamom , celery , cumin etc.) will make 1 kg badi. 1 kg syrup is also considered.
- The production process includes processes like cleaning , washing , soaking , grinding , mixing , drying etc.
- In the beginning group200KilobardiAnd will produce 100 kg of molasses per month and in future the group will produce as per the demand and will also make other productsJowcyFollow the production process.

6. Description of the production plan

1	Production cycle (in days)	-	3 days for badi and 12-15 days for
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			sera
2	Manpower required per cycle (No.)	-	10
3	Source of raw materials	-	Local Market / Main Market
4	Source of other resources	-	Local Market / Main Market
5	Quantity required per cycle (kg)	-	300 kg for biglentils and 4.5-5 kg Spices and 400 kg Wheat Of Seeds (in the beginning)
6	Estimated production per cycle (kg)	-	100kg molasses and 2 5Kg . big

Raw material requirement and expected production

Serial Number	Raw Material	Unit	Time	amount	Quantity per Kg (Rs .)	Total amount	Expected Production Monthly (kg)
1	Lentils	Kilogram	Monthly	300	120	36,000	250
2	Spices	Kilogram	Monthly	45	200	9,000	
	wheat seed	Kilogram	Monthly	400	20	8,000	

7. Marketing / Sales Details

1	potential Marketplace	-	Jhandutta Samoh, Barhi , respectively 7 , 10 And 15 Km .
2	distance from unit	-	7
3	Market Location / Places In product of Demand	-	Daily demand and high demand during festive and wedding occasions.
4	Market Identification Process	-	Group members will select / list the retailer / wholesaler according to their production capacity and market demand. Initially the product will be

			sold in nearby markets.
5	Productive Marketing Strategy	-	SHG members will sell their produce directly from village shops and construction sites / shops. Also through retailers , wholesalers in nearby markets. Initially the produce will be sold in 1 kg packaging.
6	Product branding	-	CIG / SHG level Marketing of the product at CIG / SHG level Branding This will be done by later IGA co cluster level But Branding may require
7	Product " slogan "	-	" Radha Products "

8. Management details among members

By mutual consent the members of the SHG group will decide their roles and responsibilities for working. physical Work will be distributed according to capabilities.

- Some group members will be involved in the pre - production process (e.g. , purchasing raw materials, etc.)
- Some members of the group will be involved in the production process.
- Some group members will be involved in packaging and marketing.

9. SWOT analysis

❖ Strength -

- Activities by group members, including some autophagy, are also ongoing
- Raw materials are readily available
- The manufacturing process is ongoing
- Proper packing and easy for transportation
- The product has a long shelf life

❖ Weakness -

- , humidity , humidity on manufacturing process / product .
- Extremely labor intensive work.
- Product manufacturing cycles will increase in winter and rainy season

❖ opportunity -

- during festivals and weddings
- Location of markets
- / weekly consumption and consumption by all buyers in all seasons

❖ Danger / Risk -

- , humidity during manufacturing and packaging especially in winter and rainy season.
- A sudden increase in the price of raw materials
- competitive market

10. Economics essay :

One	Capital cost			
Number	Description	Quantity	unit price	Total Amount (Rs.)
1	(1-2 HP) with installation .	1	20 000	20 , 0 00
2	Water tub (40-50 litres)	3	500	15 00
3	Drums for storing - water , pulses, raw material etc - (80-100 litres) - Plastic	3	1000	3000
4	Plastic sheet (example - 40*60 inch)			2 000
5	plastic mug			10 00
6	kitchen tools			4 000
7	water strainer			1 0 00
8	Finished product storage cupboard / rack			5 000
9	Digital Weighing Scale Machine	2	1000	1 000
10	Poly Sealing Table Top Heat Sealer Pouch Plastic Packaging Machines	1	2000	2000
11	Aprons , caps , plastic hand gloves , etc			2 000
12	Chairs , tables			5 000
13	Mixer	1	6000	6000

	Total capital cost (A) =			53500
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B. recurring cost					
Serial Number	Description	Unit	amount	price	Total Amount (Rs .)
1	Raw material (pulses)	kg / month	300	120	36000
	Raw material (wheat seed)	kg / month	400	20	8000
2	Raw Material (Masala)	kg / month	45	200	9000
3	Rent	month	1	200	200
4	Labour (to be done by SHG members)	5 hours	150	50	7500
5	Packaging Materials	month	1	300	300
6	transportation	month	1	500	500
7	Other (stationary , electric , waterproof , machine repair)	month	1	1000	1000
	recurring cost				62500
Total recurring cost B =					55, 0 00
(Recurring Cost - Labor Cost) Work / labor will be done by the members of the Self Help Group.					

C. cost of production (monthly)		
Number	Description	Amount (Rs .)
1	Total recurring costs	55, 0 00

2	Depreciation at 10 % per annum on capital cost	525
	Total	56025

D. Selling Price Calculation (Per Cycle)					
Serial Number	Description	Unit	amount	Amount (Rs .)	
1	cost to make	Kilogram	1	50+190= 240	It will decrease as the production quantity increases
2	Current Market Value	Kilogram	1	150 -180 for Sera and 300 for Badi	
3	Expected selling price by SHG	Rs	1	180 for Seera and 260 for Badi	

11. Analysis of income and expenses (Monthly):

Sr.	Description	Amount (Rs .)
1	Depreciation at 10 % per annum on capital cost	525

2	Total recurring cost	55,500
3	Total Production per Month (kg)	200 for Sera and 250 for Badi (Quantity)
4	Selling Price (per kg)	180 for Seera and 260 for Badi
5	Income Generation for Seera (200*180) and for Badi (250*260) .	For the sera For 36000 and above 65,000 Total = 101000
6	Net Profit (101000-56025)	44975
7	distribution of net profit	<ul style="list-style-type: none"> • The benefits will be distributed equally among the members on monthly / yearly basis. • The profit will be used to meet recurring costs. • The profits will be used for further investment in IGA

12.FEssentials :

Serial Number	Description	Total Amount (Rs .)	Project contributions	SHG Contribution
1	Total Capital Cost	53500	4 0125	1 3,375
2	Total recurring cost	55, 0 00	0	55, 0 00
3	Training / Capacity Building / Skill Upgradation	50000	50000	0
	Total	158,500	90125	68,375

Comment -

- **Capital Cost** – 75% of the capital cost is to be covered under the project
- **Recurring cost** – **To be borne by** the SHG / CIG.
- **Training / Capacity building / Skills upgradation** - To be borne by the project

13. Source of Fund :

Project support ;	<ul style="list-style-type: none"> • %75of the capital cost will be provided by the project • 1lakh will be deposited in the SHG bank account . • Training /Capacity Building /Skill Upgradation Cost. • SHGtaking loan from bank, interest subsidy of %5will be deposited directly by DMU to / the bankfinancial institution and this facility will be for three years only. SHGhas to pay principal installments on regular basis. 	/equipment will be procured by the respective DMU /FCCU after following the codal formalities .
SHG Contribution	<ul style="list-style-type: none"> • %25of the capital cost will be borne by the self help group • Recurring costs will be borne by the Self Help Group 	

14. Training / Capacity Building / Skill Upgradation

Training / capacity building / skill upgradation costs will be borne by the project.

The following are some of the training / capacity building / skill upgrading proposed / required :

- RawMaterialCostEffectiveProcurement
- Qualitycontrol
- packagingandmarketing
- FinancialManagement

15. break - even point

= Capital Expenditure / Selling Price (per kg) - Production Cost (per kg)

= 63000 for seracs / (180 -50)= 485 kg

= Badikeli A (63000 / (260-190)=900 kg

In this process break even will be achieved after selling 485 kg molasses and 900 kg bulk. Hence break even will be achieved in 4-5 months.

16. Other sources of income :

Villagers / local people earn income from grinding pulses , wheat , maize etc.

17. Bank Loan Repayment - If loan is taken from Bank it will be in the form of Cash Credit Limit and there is no repayment schedule for CCL ; however , monthly savings and repayment receipts from members should be sent through CCL.

- In CCL , the outstanding principal loan of the SHG should be paid in full to the banks once in a year. Interest amount should be paid on monthly basis.
- In term loans , repayment should be done as per the repayment schedule in banks.
- Project Assistance - Subsidy at 5% interest rate will be deposited by DMU directly to the bank / financial institution and this facility will be for three years only. SHG/CIG has to pay the installments of the principal amount on regular basis

18. Monitoring method-

- The Social Audit Committee of VFDS will monitor the progress and performance of the IGA and suggest corrective actions, if necessary, to ensure the unit operates as per projections.
- Each member of the SHG should review the progress and performance of the IGA and suggest corrective actions, if necessary, to ensure that the unit operates as per the expectations.

Some key indicators to watch for are :

- Group size
- fund management
- Investment
- Ipadhi
- production level
- Quality of the product

- Goods sold
- Market access

19. Comments

अनुसूचक

हम सब समूह सदस्य ने आईजीए गतिविधि में सक्रिय रूप से भाग लेने के लिए सहमति दी है एचपी पारिस्थितिकी तंत्र प्रबंधन और आजीविका में सुधार और वीएफडीएम के माध्यम से समन्वय के लिए जेआईसीए परियोजना के दिशानिर्देश के अनुसार समूह (सीरा व वडीया) द्वारा चुना गया।
सदस्यों का विवरण इस प्रकार है

क्र.स	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1.	अनीता देवी	प्रधान	Gen	50	अनीता देवी
2.	अश्विनी देवी	सचिव	Gen	48	अश्विनी देवी
3.	वीणा देवी	सदस्य	Gen	60	वीणा देवी
4.	वीणा देवी	सदस्य	Gen	42	वीणा देवी
5.	शीता देवी	सदस्य	Gen	50	शीता देवी
6.	कन्दमा देवी	सदस्य	Gen	45	कन्दमा देवी
7.	गुर्विन्दर	सदस्य	Gen	32	गुर्विन्दर
8.	स्मिता देवी	सदस्य	Gen	45	स्मिता देवी
9.	कश्मीरी देवी	सदस्य	Gen	54	कश्मीरी देवी
10.	सुम्मा देवी	सदस्य	Gen	32	सुम्मा देवी
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हस्ताक्षर अमिता देवी
सचिव स्वयं सहायता समूह

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वन रक्षक
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हस्ताक्षर
वन खण्ड अधिकारी

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वन रक्षक अधिकारी

डीएमयू द्वारा

