Himachal Pradesh
Forest Department

income generating activity

business plan

Turmeric making and earthworm composting and its value addition 2022

Jai Maa Jalpa Self Help Group Bandla

Making Turmeric and Earthworm Compost

Name of self help group	: Jai Maa Jalpa Self Help Group Bandla
Name of Rural Forest Development Committee	: Bandla
Name of Field Technical Unit	: Sadar
DMU / Forest Division	: Bilaspur
FCCU / Circle	: Bilaspur

Sponsored by Hiparvapaat Pra and Asupjaikaka	prepared by :– DMMU Bilaspur , FTU Sadar and Jai Maa Jalpa Support Group

Introduction

Bandla village is located in Bilaspur Tehsil of Bilaspur district in Himachal Pradesh, India. It is located 14 km away from Bilaspur which is the district and sub district headquarters of Bandla village. The village has the newly sanctioned Government Hydro Engineering College. It is spread over valleys with several perennial rivers flowing through it. About 90% of the state's population lives in rural areas. Agriculture , horticulture , hydropower and tourism are important components of the state's economy. There are 14 districts in the state and it accounts for 14.58% of the population Bilaspur Second The district is

V F D F Area :–

area of this micro plan consists of two wards, ward number-3 and ward number 4. The Gram Panchayat is located in Bandla. This area is about 14 km away from the district headquarter Bilaspur. As per the survey done by the agency, there are total 163 families in Bandla Macroplan with a population of 884 persons, out of which 445 are males and 439 are females.

Distance from forest and other offices :

Bandla VDF is situated around 14km away from Sadar Forest Range. VFDs Government Hydro Engineering College is situated between Bandla. Bandla VDF is around 130km away from state capital Shimla.

Important feature of the ward :–

Bandla is situated on the top of Bilaspur town. Hydroengineering College V F D F is the main feature of Bandla.

forest and important

This district is situated in central Himachal and is famous for its tourist places and Himalayan tours , the Himalayan tour routes from Bilaspur district connect Kullu , Shimla , Solan , Mirpur and Kangra districts, these districts 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 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.

self help groups have been formed to implement livelihood improvement activities under Radha Krishna Gramin Vikas Samiti . One of them , " Jai Maa Jalpa " self help group, decided to take up turmeric production and vermicompost production, related to its value addition . The group members belong to the weaker sections of the society and have small land holdings. To enhance his socio-economic status , he decided to grow turmeric and vermicompost . Technical support for preparing the business plan was provided by Dr. Pankaj Sood , Principal Scientist , Dr. Kavita Sharma and DS Yadav , Krishi Vigyan Kendra Bilaspur , Bilaspur . Office of Forest Division Bilaspur , Madhu Field Technical Unit Coordinator Markand Range, Shri Sachin Forest Guard , Markand Beat and Forest Division Officer, Forest Division Bilaspur were present.

executive Summary

"Bandla " Forest Rural Development Committee:-

" Bandla " Gramin Van Vikas Samiti is part of Revenue Mohalla Jai Bhole Shankar and Van Vikas Samiti " Bandla " is constituted in Gram Panchayat Bandla . It is located in Barhampukhar Block of Bilaspur District in Himachal Pradesh " Bandla " Gramin Van Vikas Samiti falls under Namhol Beat of Barhampukhar Block under Sadar Forest Range in Bilaspur Forest Division Management Unit (DMU) .

Important features of VFDs:-

This area is famous for urad, off-season vegetables, ginger, pomegranate seeds, lemon and walnut .

Number of families	163	
BPL families	103=63.2%	
total population	1768	

description of self-help group

" Jai Maa Jalpa" Self Help Group was formed in March 2021 under Van Gramin Vikas Samiti to provide livelihood improvement support by upgrading skills and capacities. The group comprises poor and marginal farmers.

" Jai Maa Jalpa" is a self help group of women (thirteen women) consisting of members of 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 of these members is very small and irrigation facility is less and the production level has reached near saturation , to meet their

financial requirements they decided to do mushroom farming . This can increase their income . There are 12 members in this group and their monthly contribution is Rs 100 /- per month. The details of the group members are as follows : -

फोटो के साथ स्वयं सहायता समुह सदस्यों का विवरण

क्र स	नाम	पद	वर्ग	उम्र	शैक्षणिक योग्यता	मोबाइल नंबर
1.	सुरेश कुमारी	प्रधान	G.en.	35	10th	94180 80985
2.	काशु देवी	सचिव	Gen.	35	10th	8091795894
3.	लता देवी	कोषाध्यक्ष	Gen	45	BA	8219975982
4.	निशा देवी	सदस्य	Gen	37	10th	-
5.	निलम	सदस्य	Gen	32	10th	-
6.	हेमा देवी	सदस्य	Gen	43	10th	-
7.	शीला देवी	सदस्य	Gen	49		8988808378
8.	सीता देवी	सदस्य	Gen	40	8th	
9.	सपना देवी	सदस्य	Gen.	32	10th	7807049867
10.	हिमा देवी	सदस्य	Gen.	27	+2	-
11.	ममता देवी	सदस्य	Gen.	35	10th	-
12.	बन्ती देवी	सदस्य	Gen	50	10th	80913 16261
13.						
14.						
15.						
16.						

Jai Maa Jalpa “Self Help Group” details of SHG members with photo

सुरेश कुमारी (प्रधान)

कासु देवी (सचिव)

लता देवी (कोषाध्यक्ष)

निशा देवी

नीलम

हेमा देवी

शीला देवी

सीता देवी

सपना देवी

हीमा देवी

ममता देवी

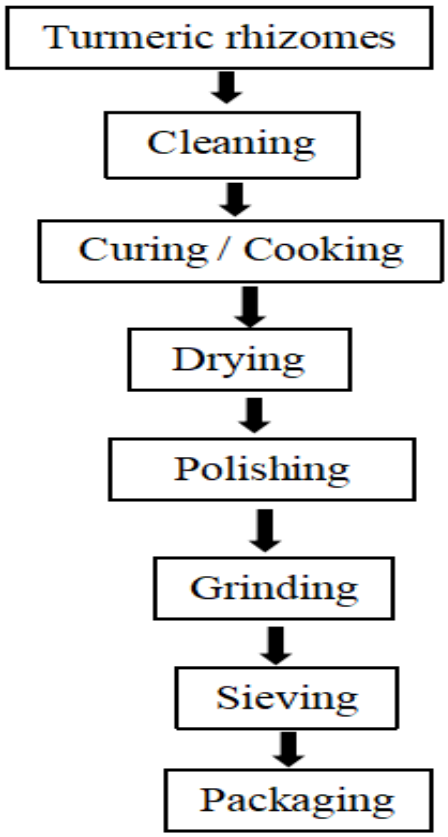
बनती देवी

Name of self help group	,	jai maa jalpa
SHG / CIGMIS CodeNumber	,	,
VFDS	,	Bandla
Enclave	,	Sadar
Forest Division	,	Bilaspur
Village	,	Bandla
Section	,	Sadar
District	,	Bilaspur
Total number of members in SHGs	,	12
Formation Date	,	2 / 2 /2021
Bank name and details	,	Himachal Pradesh Rural
Bank account number	,	88811300000614
SHG / Monthly Savings	,	Rs.100 /- per month
Total savings	,	Himachal Pradesh Gramin Bank
Total Difference - Credit	,	Yes
cash credit limit	,	2 Rs 5,000/-
Repayment Status		quarterly basis

geographical description of village

Distance from district headquarter	,	20 Km
distance from main road	, ,	1 (but 100 to 50 meters from the main road) approx
Name and distance of local market	,	Bilaspur 20 Km .
Names and distances of major cities	, ,	Bilaspur 2 0 , Brahmapukhar 8 Km.
Names of major cities where Products to be sold / marketed	, ,	Brahmapukhar , Bilaspur

- ✧ The fingers are separated from the mother rhizome. The mother rhizome is usually retained as seed material.



❖ Processing -

✧ sweating

After digging turmeric out from the ground, the leaves are separated from the plant and the roots are washed carefully to remove all impurities. The leaf peels and long roots are trimmed and the rhizomes and branches are separated and covered in leaves and then left to ripen for a day.

✧ Treatment

Turmeric is used in its dried form. The rhizomes are washed, boiled in water and then dried in the sun. The boiling process continues for 45-60 minutes until the rhizomes become soft. The boil usually stops at the end of the boil and white fumes appear giving a characteristic odor. The stage at which the boiling stops greatly affects the color and aroma of the final product.

✧ Drying

After curing turmeric, the next step is drying. For drying, spread a 5-7 cm thick layer of turmeric in the sun using bamboo mats. It takes 10-15 days to dry properly. At night, turmeric is covered with a material that provides aeration.

✧ Polishing

Drying Of after Scales And Roots Of Bite Of with his external surface rough would have been it is.by polishing appearance In Improvement will be And Its For Originally manual and mechanical rubbing techniques were used.

✧ Colour

turmeric matters a lot. As the price is decided as per the colour of the product.

✧ Turmeric powder

Polished turmeric is finger grinded. Grinding to prepare turmeric powder for consumption and resale is one of the most common operations. The main objective of grinding the specialty spice is to obtain small particle size with good product quality in terms of flavor and color. Various ambient grinding mills and methods are available for this process. , Such as hammer mill , attrition mill and pin mill. In India, traditionally plate mill and hammer mill are used for grinding turmeric.

✧ sifting

The ground grains are then sorted by size through a sieve , and larger particles may be ground further. Screens commonly used are 60 - 80 mesh size.

✧ Packaging and Storage

Turmeric is packed in air - tight paper bags coated with polythene. Moreover , to maintain the quality of the produce , it is kept in dry storage and away from light. Hence the turmeric does not lose its moisture content.

1. Production plan -

.1	Turmeric Powder Production Cycle) in days (	10-8days
.2	Manpower required per cycle)no (.	All the Goddesses
.3	Source of raw materials	Local Market /Main Market
.4	Source of other resources	Local Market /Main Market
.5	required per month)kg (	1,000

.8	Expected production per month)kg (	1,000

requirement and expected production

Serial Number	Raw Material	unit	Time	Quantity)approx (.	Amount per kg) Rs (.	Kularkam	expected output Per month)kg (
1	Raw Turmeric	Kilogram	Monthly	1000	50	50,000	1000

2. sales and marketing -

1	Potential Marketplace	Bilaspur
2	distance from unit	20km
3	Production Market Location / Demand for Locations	dailydemand

4	Market Identification Process	The group members will select the retailer or wholesaler list as per their production capacity and market demand. Initially the product will be sold in nearby markets.
5	ProductivityMarketingStrategy	SHGmembers will sell their produce directly to village shops and construction site /shop. Also through retailers ,wholesalers in nearby markets. Initially the product will be sold in 5 and 1kg packaging.
6	Product Branding	CIG /SHG level will be done by branding of CIG SHG. Later this IGA may require / branding at cluster level
7	Product "slogan "	"Jai Maa Jalpa - Organic Turmeric "

3. SWOT analysis -

- Strength -
  - Raw material easily available.
  - The manufacturing process is simple.
  - Proper packing and easy to transport.
  - The product has a long shelf life.
  - Build a house , low cost.

- weakness -
  - , humidity , moisture on manufacturing process / product .
  - Extremely labor intensive work.
  - Compete with other old and well-known products.

- Opportunity -

- ✧ There are good profit opportunities as the cost of the product is lower than other similar categories of products.
- ✧ Beauty products are in high demand by beauty brands in shops , fast food stalls , retailers , wholesalers , canteens , restaurants , cooks and chefs , housewives and also by pharmaceutical companies.
- ✧ There are opportunities for expansion with large scale production.
- ✧ Daily consumption.

- ❖ Danger / Risk -
  - ✧ , humidity during manufacturing and packaging especially in winter and rainy season.
  - ✧ Sudden increase in the price of raw materials.
  - ✧ competitive market.

4. Management details among members -

By mutual consent, the members of the SHG group will decide their roles and responsibilities for carrying out the work. The work will be divided among the members as per their mental and physical abilities.

- ❖ Some group members will be involved in the pre - production process (i.e. , 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.
- ❖ Turmeric has been declared a registered district product of Bilaspur district, hence to make this product more popular, its production and processing is also necessary.

5. Description of economics -

K . capital cost				
S.No.	Description	amount	unit price	Amount (Rs)
1	Masala Grinder Machine	1	30,000	30,000

2	storage tank	1	10,000	10,000
3	weighing machine	1	1000	1,000
4	kitchen tools	,	RAS	6,000
5	Finished ProductsStorage Cupboard / Rack			6000
6	hand operated packing machine	1	10,000	10,000
	Aprons , caps , plastic hand gloves , etc		RAS	1000
Total capital cost (A) =		**64,000**		

Note – Since production of raw turmeric will be done by group members and labour work will be done by the members themselves , hence this cost will be reduced from the total recurring cost.

B.Recurring costs					
S.No.	Description	unit	amount	price	Total amount (Rs .)
1	Raw Material	month	1000	40	40,000

2	room rent	month	L/S	1000	1000
3	Packaging Material	month	L/S		2000
4	transportation	month	L/S		1000
5	Other (stationary , electric , waterproof , machine repair)	month	L/S		2000
6	labour cost	month	1		12,000
Total recurring cost (B) = **Rs 58,000**					

C. Cost of production		
S.No.	Description	amount
1	total recurring cost	58,000
2	Depreciation at 10% per annum on capital cost	64,000
Total = **122,000**		

D. Calculation of selling price			
S.No.	Description	unit	amount
1	cost to make	Kilogram	80
2	current market price	Kilogram	250-300
3	Estimated selling price	Kilogram	200

6. Analysis of income and expenditure (per month) -

S.No.	Description	amount
1	Depreciation at 10% per annum on capital cost	9800
2	total recurring cost	66,200
3	Total Production (kg)	1000
4	Selling price (per kg)	200
5	Illumination (200 × 1000)	2,00,000
6	Net Profit (2,00,000 – 66,200)	1,33,800
7	Gross profit = Net profit - (Raw material cost + Labor cost)	=1,33,800 - (50,000+10,000) = 73,800
8	net profit distribution	✧ The benefits will be distributed equally among

		the members on monthly / yearly basis. ✧ Profits will be used to meet recurring costs. ✧ The profits will be used for further investments in IGA

7. Fund requirement-

S.No.	Description	Total amount (Rs .)	ProjectContribution	SHG Contribution
1	total cost of capital	98,000	73,500	24,500
2	total recurring cost	66,200	0	66,200
3	Training / Capacity Building / Skill Upgradation.			0
complete		1,64200	73,500	90,700

8. Source of funds -

project support	✧ If the group belongs to general category then 50 %of the capital cost will be provided by the project and %75if it belongs to other category. ✧ lakh will be deposited 1in the SHG bank account. ✧ Training /Capacity Building /Skill Upgradation Cost. ✧ %5interest rate subsidy will be deposited by the DMU directly into the /bankfinancial institution and this facility will be for three years only. SHGhas to pay installments of principal amount on regular basis.	/equipment will be purchased by the respective DMU / FCCU after complying with all the codal formalities .
SHG Contribution	✧ If it is from other category, 50% of the capital cost will be borne by the Self Help Group and if it is from other category then 25% . But the members are from low income group and they can contribute **25% and the project** will have to bear the remaining **75%** . ✧ The recurring cost will be borne by the self-help group.	

9. Training / Capacity Building / Skill Upgradation -

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

Following are some of the training / capacity building / skill upgradation proposed / required :

- ✧ Cost effective procurement of raw materials
- ✧ Quality Control
- ✧ Packaging and Marketing
- ✧ financial management

10. break - even point -

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

= 98,000/ (200-80)

= 817 kg

- even will be achieved after selling 817 kg of powder .

11. 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.

12. 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.

- ❖ The SHG should review the progress and performance of the IGA of each member and suggest corrective actions, if necessary, to ensure that the unit operates as projected.

Some of the key indicators for monitoring are:

- ✧ group size
- ✧ fund management
- ✧ Investment
- ✧ income earning
- ✧ product quality

13. Observations

The members belong to the low income group and they can contribute 25% and the project will have to bear the remaining 75% . The group will first focus on turmeric powder. Later they will expand their business to other spices like chilli powder, coriander powder and many more.

By

Jai Maa Jalpa Self Help Group

vermicompost

Vermicomposting process gives us very good quality manure in just a few days , this is done with the help of earthworms. These " creepy - crawly " creatures are most useful.

They break down dead plant material and other organic waste, recycle nutrients and turn over the soil. During this process the worms reproduce and double in number in about 10 weeks . The compost is ready when the material is moderately loose and crumbly, and the compost colour is dark brown. It becomes black , grainy , light and humus rich. The earthworms are introduced into a bed of loamy soil, in which the worms will live as their home. About 100 earthworms (combination of epidemic and anemic) should be put into a compost pit of about 4m x 1m x 0.5m. The vermibed should always be kept tidy . But never pour water.

A handful of fresh cattle dung is placed haphazardly over the vermiculite. The compost pit is then leveled with dry leaves or preferably chopped grass / straw to a height of about 50 mm . For the next 30 days the pit is kept moist by watering as needed. The bedding should be neither dry nor wet. The pit may then be covered with coconut or palmyra leaves or an old jute bag to discourage birds. Plastic sheets should be avoided on the bedding as they trap heat .

the first 30 days , as above , wet organic waste of animal and / or plant origin from the kitchen or hotel or hostel or farm is spread over the already digested compost to a thickness of about 50 mm . This may be repeated twice a week . All this organic waste may be turned over and mixed with a hoe or spade from time to time. Care must be taken not to disturb the vermicompost bed in which the worms live. Keep adding waste until the compost pit is almost full. Continue to maintain the pit for 30 to 45 days , carefully turning the material in the pit to prevent the worms from freezing. Turning may be done every fifth or seventh day with the help of a hoe.

/ using earthworms is called vermicomposting technique. Under this technique, earthworms eat biomass and excrete it in digestible form which is known as vermicomposting or vermicompost. It is one of the simplest and cost effective methods of composting for both small and large scale farmers. Vermicompost production unit can be set up in any land which is not under any economic use but is shady and free from water stagnation. The site should also be close to water resources.

Vermicomposting , also called " making gold from waste " , is one of the major inputs in organic agricultural production . Due to the simple technique, many farmers are engaged in vermicomposting production as it improves soil health , soil productivity thereby reducing cost of farming.

gradually increasing due to its high level of nutrients .

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

5.1	Product Name	,	vermicompost
5.2	product identification method	,	This activity is decided collectively by the group members.
5.3	SHG/CIG/ Cluster members	,	Yes

2. BB production processes

step		Description
Step 1	,	Processing includes waste collection , shredding , mechanical separation of metals , glass and ceramics, and storage of organic waste.
step 2	,	Pre-digestion of organic waste for twenty days by piling up the material with dung slurry. This process partially digests the material and makes it suitable for earthworm consumption. The dung and biogas slurry can be used after drying. Wet dung should not be used for making vermicompost.

step		Description
step 3	,	Preparing earthworm bed. To prepare vermicompost a solid base is required to put the waste. Loose soil will allow the worms to move into the soil and at the same time while watering all the soluble nutrients go into the soil with water.
step 4	,	Collection of earthworms after vermicompost collection. Sieving of compost material to separate completely compostable material. Partially prepared material will then be put into vermicompost bed.
Step 5-	,	Storing vermicompost in a proper place to maintain moisture and allow beneficial microorganisms to grow.

3. Description of the production plan

7.1	Production cycle (in days)	,	90 days (three cycles in a year)
7.2	Manpower required per cycle (no .)	,	1
7.3	Source of raw materials	,	from home and own fields

7.4	Source of other resources	,	free market
7.5	Raw material - quantity required per member per cycle (in kgs) .	,	1800kg per cycle
7.6	per member per cycle (kg) .	,	900kg per cycle

4. Marketing / Sales Details

8.1	Potential Marketplace	,	Himachal Pradesh Forest Department local market Experiment in your own field
8.2	distance from unit	,	
8.3	the market place / s	,	Himachal Pradesh Forest Department is purchasing vermi - compost in large quantities for its nurseries
8.4	Market Identification Process	,	PMUHP will facilitate the Forest Department to purchase vermi - compost produced by SHGs.
8.5	ProductivityMarketingStrategy		SHG members will also explore additional

			marketing options around their villages for better selling price in future.
8.6	Product Branding		CIG / SHG level will be done by branding of the respective CIG / SHG. This IGA may later require branding at cluster level
8.7	Product " slogan "		" Nature-friendly "

5. SWOT analysis

❖ Strength

- The activity is already being done by some self help group members
- SHG member has 2 to 8 different cattle in each household
- The SHG member families are cultivating high value crops and vegetables which offer adequate availability of raw materials , i.e. agro organic waste throughout the year.
- Raw material is easily available in their farms
- The manufacturing process is simple
- Proper packing and easy to transport
- Other family members will also support the beneficiaries
- The product has a long self - life

- weakness
  - , humidity , moisture on manufacturing process / product .
  - Lack of technical knowledge
- opportunity
  - Increasing demand for vermicompost due to awareness among farmers about organic and natural farming
  - - Compost in your own farm will improve and enhance soil health and produce quality agricultural produce which will fetch better prices.
  - Best use of organic waste that is kept out of household kitchen
  - Possibility of marketing tie-up with HP One
- Threats / Risks
  - Possibility of disruption of production cycle due to extreme weather
  - competitive market
  - training / capacity building and skills upgradation

6. Management details among members

➔ Production - to be taken care of by individual members including procurement of raw materials

➔ Quality Assurance - Collectively

➔ Cleaning and Packaging - Collectively

➔ Marketing - Collectively

➔ Unit monitoring - collectively

S.No.	Description	Units	volume number	Cost)Rs (.	year 1	Year 2	season 3	Year 4	Year 5
A.	Capital Cost								
A. 1	Construction of pit and shed								
1	Labour cost alongwith construction including shed)size would be 1 0ftX4ftX2ft (	Per member	12	6 000	72 000	0	0	0	0
2	Construction of covered shed from iron angle	Per member	12	40 00	48000				
	Subtotal)A.1 (				**120000**	**0**	**0**	**0**	**0**
.2	machinery and equipment								
3	Tools ,equipment ,weighing scales etc.	Per member	12	2000	24 000	0	0	0	0
	Subtotal)A.2 (				**24000**	**0**	**0**	**0**	**0**

	Total capitalcost)A.1 + A.2)				**144000**	**0**	**0**	**0**	**0**
B	recurring cost								
4	Seed Earthworm	Per Kg	12	500	6000	0	0	0	0
5	Cost of purchase of slurry /dung waste /	ton	58	900	52200	54810	57551	60428	63449
6	Labor Costs	Per Tonne	29	700	20300	21315	22381	23500	24675
7	Packing Material	No.	4800	2	9600	10080	10584	11113	11669
8	Other handling charges	Per Tonne	58	150	8700	9135	9592	10071	10575
C	Other Charges								
9	Insurance	L /S			0	0	0	0	0
10	interest on loan	every year		2 per sent					
	Total recurring cost				**96800**	**95340**	**100107**	**105112**	**110368**
	Total Cost -Capital and Recurring				**240800**	**95340**	**100107**	**105112**	**110368**
D	Income from Vermicomposting								

1 1	Sale of vermicompost	ton	58	**6000**	**348000**	**365400**	**383670**	**402854**	**422996**
12	Sale of earthworms					**4000**	**8000**	8000	8000
13	Total Revenue				**348000**	**369400**	**391670**	**410853**	**430996**
14	Net Return)DC (				251200	274060	291563	305741	320628

Note -Since the labour work will be done by the SHG members themselves and the slurry /dung waste will be /already available at their place and these materials will not be purchased by them ,hence the recurring cost)labour cost cost of purchasing ,slurry /dung / waste (can be deducted from the total recurring cost.

economic analysis

Description	year 1	Year 2	season 3	Year 4	Year 5
Capital Cost	**144000**	**0**	**0**	**0**	**0**
recurring cost	**96800**	**95340**	**100107**	**105112**	**110368**
Total Cost	**240800**	**95340**	**100107**	**105112**	**110368**
total profit	**348000**	**369400**	**391670**	**410853**	**430996**
Net profit	251200	274060	291563	305741	320628

Note -Since the labor work will be done by the SHG members themselves and the already available /slurrydung /waste will be available at their place and these materials will not be purchased by them ,the recurring cost)labor cost cost of purchase of ,slurry / dung /waste (can be deducted from the total recurring cost.

7. Conclusions of economic analysis

- 10X4X2 feet for each member for one pit .
- of production of vermicompost is Rs . 3.2 per kg
- Vermicompost (Orthodox) Rs . 6 per kg
- Net profit will be Rs. 2.8 per kg
- It is proposed that each member will produce 5.4 tonnes of vermicompost every year resulting in production of 80 tonnes of vermicompost by all the 11 members of the self help group in a year.
- The price of earthworm is fixed at Rs. 500.00 per kg
- During other years , there will be extra soil for sale (as it will multiply during the process of vermicompost production)
- Vermi - composting is a profitable IGA and can be taken up by SHG members.

8. Funds Requirement :

serial number	business plan	cost of capital	recurring cost	part of the project	Beneficiary Contribution	total cost
1.	Making Turmeric	98 , 00 0	66,200	73,500	24,500	1,64,200
2.	Earthworm making and its value addition	**144000**	**96800**	108000	36,000	**240800**
	Total		1,63000	1,81500	60,500	4,05000

Comment –

- Capital Cost 75 –% of the capital cost will be covered by the project and 25 % by the self help group
- Recurring cost To be borne by –the SHG /CIG.

- Training /Capacity building /Skill upgradation –To be borne by the project

9. Source of Fund :

Project Support ;	• %50of the capital cost will be used for construction of pit) size will be 10 ftX4ftX2ft (• lakh will be deposited 1in the SHG bank account. • Training /Capacity Building /Skill Upgradation Cost.	/pits will be procured by the concerned DMU / FCCU after complying with all the codal formalities .
SHG Contribution	• %50of the capital cost will be borne by the SHG including , the cost of construction ofshed / shed. • Recurring costs will be borne by the Self Help Group	

10. 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.

11. Training /Capacity Building /Skill Upgradation

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

Following are some of the training / capacity building / skill upgradation proposed / required :

- Project OrientationGroup Formation /Restructuring
- Group concept and management
- Introduction to IgA)General (
- Marketing and Business Plan Development
- Bank Credit Linkage and Enterprise Development
- SHGs /CIGs within –and outside the State

12. surveillance system

- The Social Audit Committee of VFDSwill monitor the progress and performance of the IGA and suggest corrective actions, if necessary, to ensure .the unit operates as per projections
- each member's IGAand suggest corrective actions, if necessary, to ensure that the unit is operating as projected.

अनुलग्नक

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 वीएफडीएस के साथ समन्वय के लिए जेआईएमए परियोजना के दिशानिर्देश के अनुसार समूह (हल्दी खाता और कोकुआवली) द्वारा चुना गया। सदस्यों का विवरण इस प्रकार है

क्र स	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1.	सुरेश कुमारी	प्रधान	Gen	35	Suresh Kumari
2.	कासु	सचिव	Gen	35	Kasu Devi
3.	लता देवी	कोषाध्यक्ष	Gen	45	Lata Devi
4.	निशा देवी	सदस्य	Gen	37	Nisha Devi
5.	निलम	सदस्य	Gen	32	Neelam
6.	हेमा देवी	सदस्य	Gen	43	हेमा देवी
7.	शीला देवी	सदस्य	Gen	49	शीला देवी
8.	सीता देवी	सदस्य	Gen	41	सीता देवी
9.	सपना देवी	सदस्य	Gen	32	सपनादेवी
10.	हिमा देवी	सदस्य	Gen	27	हिमा देवी
11.	ममता देवी	सदस्य	Gen	35	ममता देवी
12.	बन्ती देवी	सदस्या	Gen	50	बन्ती देवी
13.					
14.					
15.					

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हस्ताक्षर
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