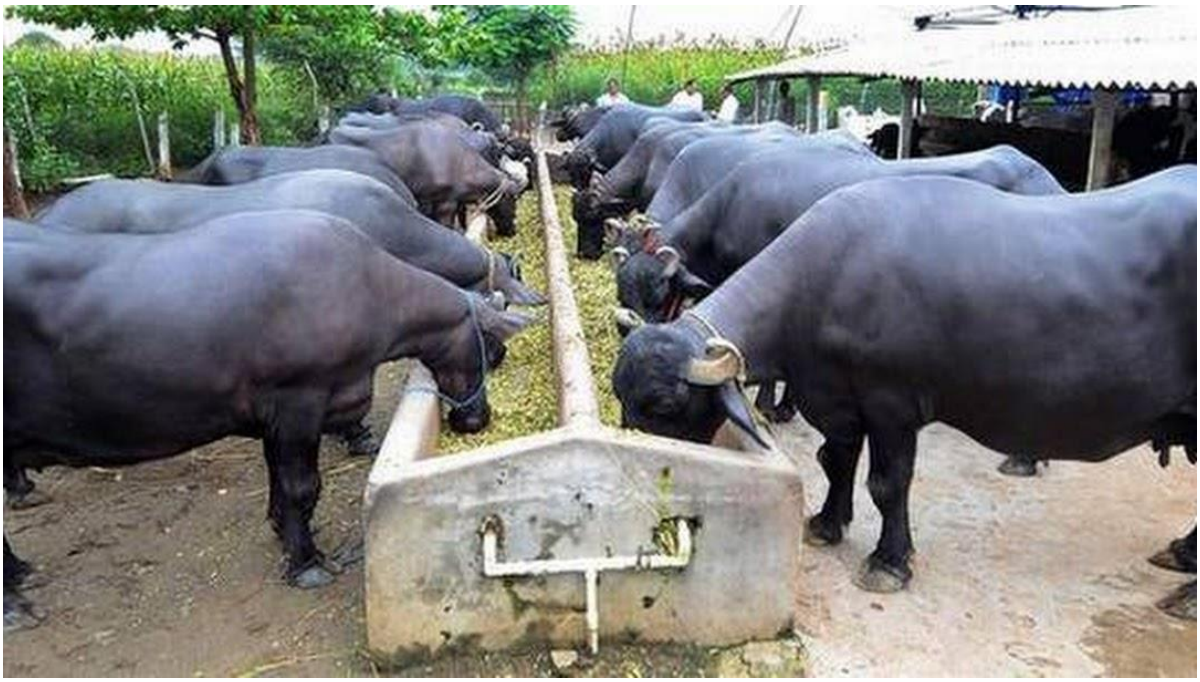
Income generating activity
business plan
Milk production and earthworm composting
2022



SHG/Name , Manasa Self Help Group
VFDS Name , Barry Razdiyan
FTU/Range , Sadar
DMU/Division , Bilaspur
FCCU/Circle , Bilaspur

sponsored by
PIHPFEm and L

prepared by:-
DMU Bilaspur , FTU Sadar and Mansa SHG

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Introduction

Himachal Pradesh is a majestic , mythical land and is famous for its beauty and serenity , rich culture and religious heritage. The state has diverse ecosystems , rivers and valleys , and has a population of 7.5 million and covers an area of 55,673 sq km ranging from the foothills of the Shivalik mountains to the middle hills (300 - 6816 m above MSL) , high hills and the cool arid regions of the upper Himalayas . It is spread over valleys in which several perennial rivers flow. 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 12 districts in the state and Its population density is quite high .

The district is situated along the border of Punjab and is the gateway for its tourist destinations and Himalayan tours , the routes for Himalayan tours from Bilaspur district connects Mandi, Kullu , Shimla, Solan , Hamirpur and Kangra districts .

This district is famous for its ancient settlements and traditional agriculture, with the Sutlej river as its main lifeline. And after the construction of Bhakra Dam , most of the fertile land area of this district has become submerged .

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 under the Malanganwan Rural Development Committee to implement livelihood improvement activities . One of these , " Manasa " self help group, is engaged in cutting , stitching and bag making . 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 take up milk production and vermicomposting. Technical support for preparing the business plan was provided by Dr. Pankaj Sood , Principal Scientist , Dr. Kavita Sharma and DS Yadav , Krishi Vigyan Kendra, Sunder Nagar , Mandi . The team comprising Vijay Kumar , Subject Specialist, Office of Forest Division Suket, Dr. Ulshida, Subject Specialist, Office of Forest Division Bilaspur , Akshay Sharma, Forest Guard , Kuddi Beat and Sameer Mohammad, Forest Division Officer, Forest Division Sadar contributed in preparing the business plan under the constant supervision and guidance of Ved Prakash Pathania, retired H.P.V.S.

executive Summary

Bari Rajadian Forest Rural Development Committee:-

Bari Rajadian Forest Rural Development Committee is located in Khangar Revenue Mohalla Chatol Jata . This Forest Rural Development Committee has been formed in Gram Panchayat Bari Rajadian. It is located in Sadar block of Bilaspur district in Himachal Pradesh Bari Rajadiaan Forest Gramin Vikas Samiti Bilaspur Forest Division Management Unit(DMU) It falls under Kuddi Beat of Sadar Forest Division under Sadar Forest Range of ,

Number of families	351
BPL Families	57 =16.24%

total population	1934

Details of Self Help Group

The informal Manasa Self Help Group was formed in August 2021 under the Bari Rajadiyan Forest Rural Development Committee to provide livelihood improvement support by upgrading skills and capacities. The group comprises poor and marginal farmers. Mansa Self Help Group is a women's group (14 women) consisting of marginal and financially weak 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 , to meet their financial requirements they decided to move forward in milk production and vermicomposting which can increase their income. There are 14 members in this group and their monthly contribution is Rs 100 /- per month. The details of the group members are as follows:-

Details of SHG members with photos

फोटो के साथ स्वयं सहायता समुह सदस्यों का विवरण

क्र स	नाम	पद	वर्ग	उम्र	शैक्षणिक योग्यता	मोबाइल नंबर
1.	शीला देवी प/केशव लाल	पुधान	सामान्य	58	5वीं	82192 87088
2.	कविता देवी प/अनुपशर्मा	सचिव	"	26	+2	97363 63539
3.	नीशा देवी प/शक्तिशर्मा	कोषाध्यक्ष	"	36	BA	62303 06089
4.	रीना देवी प/सुनील कुमार	सदस्य	"	38	10 th	78071 61353
5.	शर्मिला देवी प/संजय शर्मा	"	"	41	10th	85447-79436
6.	सुनीता देवी प/सुभाष	"	"	32	8th	62306 40625
7.	सुनीश देवी प/सुनील शर्मा	"	"	47	10th	62305 31870
8.	प्रेमलता प/ राकेश कुमार	"	"	30	10th	98167-80424
9.	ममता देवी प/ अशोक कुमार	"	"	45	10th	98161 07995
10.	कमला देवी प. दौलतराम	"	"	57	5वीं	96258 54215
11.	सुनीता देवी प/. श्याम लाल	"	"	46	10th	82624-56663
12.	संतोष कुमारी प/. बलदेव	"	"	43	+2	94183 69503
13.	पुष्पा देवी प/. अर्जुन सिं	"	"	54	+2	94597 77051
14.	कमलेश कुमारी प/. महेंद्र कुमार	"	"	45	10th	82610 92051
15.						
16.						

Sheela Devi (Principal (

Kavita Sharma) Secretary (

Prem Lata)Member (

Reena Devi Member) (

Sunita Devi)Member (

Mamata Devi)Member (

Sunita Devi)Member (

Kamala Devi) Member (

Sunira Devi)Member (

Kamlesh Kumari) Member (

Santosh Kumari Member) (

Pushpa Devi (Member)

Sarmila Devi (Member)

Sunita Devi (Member)

Manas Self Help Group Barry Razadiyan

Name of the SHG	,	Mansa
SHG/CIG MIS Code Number	,	,
VFDS	,	Barry Razdiyan
Enclave	,	Sadar
Forest Division	,	Bilaspur
Village	,	Barry Razdiyan
Section	,	Sadar
District	,	Bilaspur
Total number of members in the SHG	,	14
Date of formation	,	August 2021
Name and details of the bank	,	HP Gramin Bank
Bank account number	,	8892300000159
SHG/Monthly Savings	,	Rs. 100 /- per month
Total savings	,	15000/-
Total Inter-Loan	,	Yes
cash credit limit	,	
Repayment Status		quarterly basis

Geographical description of the village

away from district headquarter	,	15 Km
away from the main road	, ,	0km (but 100 to 200 meters from the main road) approx
Local market and distant name	,	Bari 0.5 km , Bilaspur 15 km approx.
Names and distances of major cities	, ,	Bari 0.5 km , Bilaspur 15 km approx.
Names of major cities where The products will be sold/marketed	, ,	Bari , Bilaspur
Backward and Forward Linkage status	, ,	The back link lies in training (Agricultural Science Centres) and the front link lies in market suppliers etc.

the production process

The members of the cheese making self help group agreed to start the business with 120 kg of pure milk initially. 40 litres of milk shall be heated to a temperature of 80-90 ^{0}C in a 50 litre capacity thick milk vessel with continuous stirring. When the temperature of the milk reaches about 90 ^{0}C , add 0.2% citric acid (i.e. 80 gms of citric acid) and keep stirring for 5-6 minutes and turn off the flame and allow it to cool. Pour the product into a soft cloth and squeeze out excess water and put extra weight over the paneer and leave the paneer and keep the resulting material in a soft cloth under cold water. The same process shall be repeated with the remaining 80 litres of milk in the other two milk vessels.

As per the standard average 120 litres of milk per day will produce about 24 kg of Paneer which can be marketed to fetch appropriate price as per the targeted markets. On an average if the price of Paneer is Rs . 250 per kg , the net sale of the SHG will be Rs . 6000/- daily and if milk is purchased at Rs. 40 per kg, working on a quantity of 120 kg milk, the net sale will be Rs. 4800 per day and hence gross profit will be Rs. 1200 per day.

Market potential of starting Paneer making business

Paneer is a natural dairy item that is healthy , rich in nutrients and is in great demand. The demand is currently increasing and is likely to increase in the near future. The business is profitable and requires low capital , inexpensive ingredients and basic machinery. Quality paneer demands proper equipment and standardized protocols along with quality control.

Reasons to start a Paneer making business

- natural dairy products
- heavy demand
- The business is a money maker
- Low capital requirement
- cheap components
- SHG members are familiar with the activity at personal level

Equipment required for home brewing

To start the production of homemade paneer, the following equipment will be purchased initially

1. Boiler Vessel 100lt Capacity
2. stirrers
3. commercial gas cylinder with connection
4. Gas Furnace (Chulla)
5. digital weighing machine
6. Measuring instruments (1lt, 2lt, 5lt)
7. Refrigerator (200 Liter)
8. Kitchen appliances and other miscellaneous articles
9. polyceilingtabletop
10. Heatsealer
11. Aprons , hats , plastic gloves, etc.
12. chairs , tables, etc.
13. Cheese pressing machine

Description of the product related to the income generation activity method

1	ProducerNames	:: ::	Making cheese
2	ProductIdentificationMethods	:: ::	This product is already being made by some SHGmembers
3	SHG /CIG /Cluster members	,	Yes

Description of the production plan

1	Production cycle)in days (	,	1day
2	CountercycleRequiredManpower) ed. (	:: ::	Allmembers
3	Sources of raw materials	:: ::	Available locally
4	Sources of other resources	:: : :	Beautiful town 40km ,Mandi 40 km
5	Required dose per cycle)kg (	,	120litres of milk)initially (
6	Expected production per cycle)kg (	,	24 kg)initially (

Raw material requirement and expected production

Serial Number	Raw Material	Unit	Time	amount	Amountper kg)Rs (.	Kularkam	Expected Cheese Production)kg (	Rupee . per kilogram	Kularkam
1	cow milk	Kilogram	every	120 Litres	40	4800	24	250	6000

			day						

Marketing / Sales Details

1	Potential market place	::	Sundar Nagar 16km ,Mandi 40km
2	unit distance	::	
3	Product demand in the market /s	::	Daily Mang
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	ProductiveMarketingStrategy		SHG members will sell their produce directly to village shops and from construction site / shop . Also through retailers ,wholesalers in nearby markets . Initially the produce will be sold in 1kg packaging.
6	Product Branding		the CIG /SHG at CIG /SHG level. This IGA may later requirebranding at cluster level
7	Product "slogan "		A product "of purity and supremacy "

SWOT analysis

- Strength -
  - The activity is already being carried out by some SHG members
  - Raw material easily available
  - The manufacturing process is simple
  - Proper packing and easy to transport
  - Product shelf life is long
- weakness -
  - , humidity , moisture on manufacturing process / product .
- opportunity -
  - Location of markets
  - Daily / weekly consumption and consumption by all buyers in all seasons
- Danger / Risk -
  - , humidity during manufacturing and packaging especially in winter and rainy season.
  - Sudden increase in the price of raw materials
  - competitive market

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 capabilities.

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

Financial forecasts / estimates

The last but the most important step to start a business is to make a financial plan to determine the cost of running the business and it should also include the business profit

A.	Capital cost			
Number _	Description	Quantity	unit price	Total Amount (**Rs .)**
1	Boiler pot 100lt capacity	3	5000	15000
2	Stirring sticks for mixing etc	3	300	900
3	commercial gas cylinder with connection	2	4000	8000
4	Gas Furnace (Chulla)	3	1500	4500
5	Digital Weighing Machine	1	10,000	10000
6	Measuring gonna Equipment (1lt, 2lt, 5lt)	3	L/S	1000
7	Refrigerator (200 Liter)	1	22000	22000
8	Kitchen Of equipment And Other various Article	L/S	L/S	4000
9	Policy Gender Table Top Heat Sealer	1	2000	2000
10	Apron , cap , plastic gloves etc.	12	L/S	6000
1 1	Chairs , tables etc.		L/S	5000
12	cheese pressing machine	1	L/S	3000
	Total Capital Cost (**A**)			**81400**

B.	recurring cost			
Serial number.	Description	amount	price	Total Amount (**Rs .)**
1	raw milk	120 liters daily	40 Litres	144000
2	citric acid	6 litres	150 / litre	900
3	Room rent	per month	500	500
4	Packaging Materials	Monthly	3000	3000
5	Labor	2 persons per day	₹275 / person	16500
6	transportation	Monthly	Rs. per day	3000
7	Miscellaneous Expenses (i.e. Stationary, Electricity Bill, Water Bill, etc.)	Monthly	1000	1000
8	Gas	one cylinder per month	2000 / cylinder	2000
9	muslin cloth	By month	L/S	1500
10	Soaps and detergents/Vim scrubbers, brooms, wipers, etc.	month by month	L/S	1000
	Total Recurring Cost (**B**)			**173400**

C.	Cost of Production (**Monthly**)	
Serial No. _	Description	Amount (Rs .)
1	Total recurring cost	173400
2	Depreciation at 10% per annum on capital cost	678
	total cost of production	**174078**

D.	total monthly income				
Serial No. _	Description	Daily	Required Rate per Kg	total sales daily	Monthly Sales
1	Total production of cheese	24 Kg	250/ kg	6000	180000

	cost benefit analysis	
Serial No. _	Description	Amount (**Rs .)**
1	Depreciation at 10% on capital cost	678
2	Total recurring cost per month	173400
3	Total Expenses	174078
4	Total Production (Monthly)	720 kg
5	Required Rate per Kg	250/ kg
6	Total sales amount	180000
	Net Income (Monthly)= 180000-174078	5922
7	profit sharing	The sharing of profits will be collectively agreed upon among the members; however a portion of the profits will be kept in reserve for future contingencies.

Note : The amount of labour (16500) added to the recurring cost is practically the income of the SHG members as the labour input will be within the SHG members.

Funds Flow Flow

Serial No. _	Description	Total Amount (**Rs .)**	Project support	SHG Contribution
1	total capital cost	81400	40700 (50%)	40700
2	Total recurring cost	173400	,	173400
3.	Monthly contribution till date	15500		15500

4.	Training / Capacity Building / Skill Upgradation	60000	60000	,
	Total	**330300**	**100700**	**229600**

Comment -

- SHG consists of all members and 50% of the capital cost will be contributed by the project.
- The recurring cost will be borne by the SHG / CIG members.
- Training / capacity building / skill upgradation expenditure will be borne by the project.

source of funds

Project support	• 50% of the capital cost will be used for purchase of machinery including accessories ,as described in Serial No. 8. • Upto Rs **lakh 1**will be kept in **.the SHG bank account** • Training /Capacity Building / Skill Upgradation Cost.	/equipment will be procured by the respective DMU /FCCU after following the codal formalities .
SHG Contribution	• **%50**of the capital cost will be borne by the self help group **,** this includes the cost of machinery and other materials / equipment. • Recurring costs borne by SHGs	

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

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 of SHGs should be paid in full to the banks once a year.

Interest amount should be paid on monthly basis.

- In term loans , repayment should be done as per the repayment schedule in banks.

Monitoring Method -

of the beneficiaries will be conducted.

Some key indicators to watch for are :

- Group size
- Fund management
- Investment
- Income generation
- production level
- Production quality
- Merchandise
- market access

Comments :

The future vision of the group is to increase their income through value addition in the form of other dairy products etc.

business plan
Income Generating Activity– Vermicomposting
By
Manasa Self Help Group

Introduction

Vermicomposting is gaining strong momentum in the country due to simple production techniques and ecological , economic and associated human health benefits. A significant number of vermicomposting units have been set up by entrepreneurs with government support under the technical guidance of non - governmental organizations (NGOs) , especially in the southern and central parts of the country.

Vermicomposting has direct environmental and economic benefits as it contributes significantly to sustainable agricultural production and farmers' income. There are many NGOs , Community Based Organizations (CBOs), Self Help Groups (SHGs), Trusts, etc. who are making concerted efforts to promote vermicomposting technology due to its established economic and environmental benefits.

vermicompost

by rearing / using earthworms is called vermicomposting technique. Under this technique , earthworms

eat biomass and excrete it in digested form which is known as vermicomposting or vermicompost. It is one of the simplest and cost effective methods of production of compost 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 location should also be near water resources

Vermicomposting , popularly known as " Golden Waste " is one of the major input in organic agriculture production. Due to simple technology, many farmers are engaged in vermicompost production as it strengthens soil health , soil productivity reduces cost of farming. Demand of vermicompost is gradually increasing due to its high nutrient content.

Description of the product related to the income generating activity

Product Name	,	Earthworm Compost
product identification method	,	This activity is already being done by some SHG members and is collectively decided by the group members
SHG /CIG /Cluster members	,	Yes

Description of production processes

phase		Description
Step -1	,	Processing includes collection of weeds , and storage of organic waste.
Step -2	,	Pre-digestion of organic waste by piling up the material with cattle dung slurry for twenty days. This process partially digests the material and is suitable for earthworm consumption. Cattle dung and biogas slurry can be used after drying. Wet dung should not be used for vermicompost production.
step 3	,	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 while watering , all the soluble nutrients go into the soil with water.
step 4	,	Vermicompost - Collection of worms after compost collection. Screen the composted material to separate the fully composted material. The partially composted material will then be placed in the vermicompost bed.
Step -5	::	- compost in a proper place to create moisture and allow growth of beneficial microorganisms.
Step -6		10X4X2.5 brick cooking pit shall be constructed and roof shall be provided to protect it from water

Details of the production plan

Production cycle)in days (	:: ::	90days)three cycles in a year (
CountercycleRequiredManpower)ed. (	:: ::	1
Source of raw material	::	Home and work
Sources of other resources	::	free market
Raw Material -Required quantity per cycle)kg (per member	::	1800kg per cycle
Expected production per capita per cycle)kg . (	::	900kgper cycle

Marketing / Sales Details

Potential Marketplace	,	Himachal Pradesh Forest Department local market To use on your farm
distance from unit	,	
/s of the product in the market	,	HOFF (Forest Department) is buying vermi -compost in large quantities for their nurseries
Market Identification Process	,	PMU Himachal Pradesh Forest Department will provide facility for purchase of vermi -compost produced by self-help groups.
ProductivityMarketingStrategy		SHG members will explore additional marketing options around their villages for better selling price in future.
Product Branding		CIG /SHG level will be done by branding of the respective CIG /SHG. This IGA maylater require branding at cluster level
Product "slogan "		"Nature-friendly "

SWOT analysis

❖ Strength

- The activity is already being carried out by some SHG members
- Each SHG member has 2 to 8 cattle in each household
- The SHG member families are cultivating high value crops and vegetables which provide ample availability of raw material i.e. agro organic waste throughout the year.
- Raw materials easily available in their fields
- The manufacturing process is simple

- Proper packing and easy to transport
- Other family members will also assist the beneficiaries
- Product self - life is long

❖ weakness

- , humidity , moisture on manufacturing process / product .
- Lack of technical knowledge

❖ opportunity

- Increasing demand for vermicompost due to awareness among farmers towards organic and natural farming
- Vermi Compost on your farm will improve and increase soil health and produce quality agricultural produce that will offer better value.
- Best use of organic waste including household waste left outside the kitchen
- Possibility of marketing tie-up with HP Forest

❖ Threats / Risks

- Possibility of disruption of production cycle due to extreme weather
- competitive market
- training / capacity building and skills upgradation

Management details among members

- Production - this will be taken care of by individual members including purchasing of raw materials
- Quality Assurance - Collectively
- Cleaning and packaging - collectively
- Marketing - Collectively
- Unit Monitoring - Collectively

description of economics

(Amount in actual Rs .)

S.No.	Description	Units	amount / Number	Cost) Rupee (.	Year 1	Year 2	Year 3	Year 4	Year 5
A.	capital Cost								
A.1	Ditch And Shed Of Construction								
1	Shed including Construction Of together Labor Cost)size 1 of0ftX4ftX2ft will be (	Per Member	14	6000	84000	0	0	0	0
2	Iron Angle From Cover Shed Of Construction	Per Member	14	4000	56000				
	Use)A.1 (				**140000**	**0**	**0**	**0**	**0**
.2	mechanism And equipment								
3	tools ,equipment ,weights measures Etcetera.	Per Member	14	2000	28000	0	0	0	0
	Use)A.2 (				**28000**	**0**	**0**	**0**	**0**
	Total capital Cost)a .1 + a .2 (				**168000**	**0**	**0**	**0**	**0**
B	recurring Cost								
4	Seed Earthworm	Per Kg	14	500	7000	0	0	0	0
5	Slurry /Dung /Waste of Purchase of Cost	Ton	68	900	61200	64260	67473	70847	74389
6	Labor Cost	Per Ton	34	700	23800	24990	26240	27551	28929
7	Packing Material	No.	5600	2	11200	11760	12348	12965	13614
8	Other Handling charge	Per Ton	68	150	10200	10710	11246	11808	12398

C	Other charge								
9	Insurance	L /S			0	0	0	0	0
10	Loan But Interest	every year		2 per cent					
	Total recurring Cost				**113400**	**111720**	**117306**	**123171**	**129330**
	Total Cost -capital And recurring				**281400**	**111720**	**117306**	**123171**	**129330**
D	Vermicomposting From Income								
1 1	Vermicompost of Sale	Ton	68	**6000**	**408000**	**428400**	**449820**	**472311**	**495927**
12	Earthworms of Sale					**4000**	**8000**	**8000**	**8000**
13	Total Revenue				**408000**	**432400**	**457820**	**480311**	**503927**
14	net Return)DC (				294600	320680	340514	357140	374597

Note - As the labour work will be done by the Self Help Group members and the slurry / dung / waste is already available at their place and these materials are available with the group , therefore , recurring cost (labour cost , cost of purchasing slurry / dung / waste) is deducted from the total recurring cost .

economic analysis

Description	year 1	Year 2	season 3	Year 4	Year 5
capital Cost	**168000**	**0**	**0**	**0**	**0**
recurring Cost	**113400**	**111720**	**117306**	**123171**	**129330**
Total Cost	**281400**	**111720**	**117306**	**123171**	**129330**
Total Benefits	**408000**	**432400**	**457820**	**480311**	**503927**
Pure Benefits	294600	320680	340514	357140	374597

Net profit distribution - according to share in production.

Financial analysis findings

- for each member is planned as 10X4X2 feet for one pit.
- production of vermicompost is Rs . 1.85 per kg
- Vermi - compost (conservation side) sold for Rs . 6 per kg
- Net profit will be Rs 4.15 per kg
- It is proposed that each member will produce 3.3 tonnes of vermicompost per year resulting in production of 40 tonnes of vermicompost by all the 12 members of the self help group in a year.
- Earthworm price = Rs 500.00 per kg
- Vermi - composting is a profitable IGA and can be taken up by SHG members.

Funds Requirement :

No.	Description	Total Amount (Rs .)	Project support	SHG Contribution
1	total capital cost	**168000**	126000	42000
2	Total recurring cost	**113400**	0	**113400**
3	Training / Capacity Building / Skill Upgradation	50000	50000	0
	Total =	**331400**	**176000**	**155400**

Comment -

- Capital Cost - 50 % of the capital cost will be covered under the project
- Recurring cost – **To be borne** by SHG / CIG.
- Training / Capacity building / Skills upgradation - **To be borne** by the project

Source of funds :

Project support ;	• 50 %of the capital cost will be used for purchasing weighing machines • Upto Rs 1**lakh will be kept in the** SHG**bank account.** • Training /Capacity Building /Skill Upgradation Cost.
SHG Contribution	• 50 %of the capital cost will be borne by the self help group ,this includes purchase of weighing machines • Recurring costs borne by SHGs

Training / Capacity Building / SkillUpgradation

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 :

- / Reorganization of Project Orientation Group
- Group Concepts and Management
- Introduction to IgA (normal).
- Marketing and business plan development
- Bank Credit Linkages and Enterprise Development
- SHGs / CIGs - within the state and outside the state

Surveillance system

- The Social Audit Committee of VFDS will monitor the progress and performance of the IG and suggest corrective actions, if necessary, to ensure the operation of the unit as per the projection.
- The SHG should review the progress and performance of each member's IGA and suggest corrective actions, if necessary, to ensure that the unit operates as per projection.

The total cost of the project is

Capital cost = 81400/-

Recurring cost = 173400/-

Total for milk production = 254800/-

The cost of earthworm composting project is

Capital cost = 168000/-

Recurring cost = 113400/-

Total for Earthworm Composting Project = 281400/-

The total sum of the business plan is Rs. Only Rs 536200/-

Serial Number	business plan	capital cost	recurring cost	Part of the project	Beneficiary Contribution	Total Cost
1.	Dairy Production	81400	173400	61050	20350	254800
2.	Making earthworm compost	168000	113400	126000	42000	281400
	Total	**249400**	**286800**	**187050**	**62350**	**536200**

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 जेआईसीए परियोजना के दिशानिर्देश के अनुसार समूह (दुग्ध उत्पादन डेयरी फार्म) द्वारा चुना गया। सदस्यों का विवरण इस प्रकार है

क्र स	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1.	शीला देवी पत्नी केशलाल	प्रधान	सामान्य	58	शीला देवी
2.	कविता देवी पत्नी अनूप शर्मा	सचिव	सामान्य	26	Kavita
3.	निशा देवी पत्नी शक्ति शर्मा	कोषाध्यक्ष	सामान्य	36	Nisha
4.	रीना देवी पत्नी सुनील कुमार	सदस्य	सामान्य	38	Reena Devi
5.	शर्मीला देवी पत्नी संजय शर्मा	सदस्य	सामान्य	41	Sharmila Devi
6.	सुनीता देवी प० सुभाष चंद	सदस्या	सामान्य	32	सुनीता देवी
7.	सुनीरा देवी प० सुरेश	सदस्या	सामान्य	47	Sunira Devi
8.	प्रेमलता पत्नी नरेश कुमार	सदस्य	सामान्य	30	PremLata
9.	ममता देवी पत्नी अशोक कुमार	सदस्य	सामान्य	45	
10.	कमला देवी पत्नी दौलतराम	सदस्य	सामान्य	57	कमला देवी
11.	सुनीता देवी पत्नी श्यामलाल	सदस्य	सामान्य	46	सुनीता देवी
12.	संतोष कुमारी पत्नी कर्मचंद	सदस्य	सामान्य	43	
13.	पुष्पा देवी पत्नी अर्जुन सिंह	सदस्य	सामान्य	54	Pushpa Devi
14.	कमलेश कुमारी पत्नी महेंद्र कुमार	सदस्य	सामान्य	45	Kamlesh Kumari
15.					
16.					

Kavita
हस्ताक्षर
सचिव स्वयं सहायता समूह

शीला देवी
हस्ताक्षर
प्रधान स्वयं सहायता समूह

हस्ताक्षर
सचिव ,वन ग्रामीण विकास
समिति

हस्ताक्षर
प्रधान ,वन ग्रामीण विकास
समिति

Akshay Jat
हस्ताक्षर
वन रक्षक

हस्ताक्षर
वन खण्ड अधिकारी

हस्ताक्षर
वन परिक्षेत्राधिकारी
वन परिक्षेत्र सदर
बिलासपुर

दीपराय द्वारा स्वीकृत
Divisional Management Unit-DM
Officer JICA Forestry Project,
Distt. Bilaspur (H.P.)