

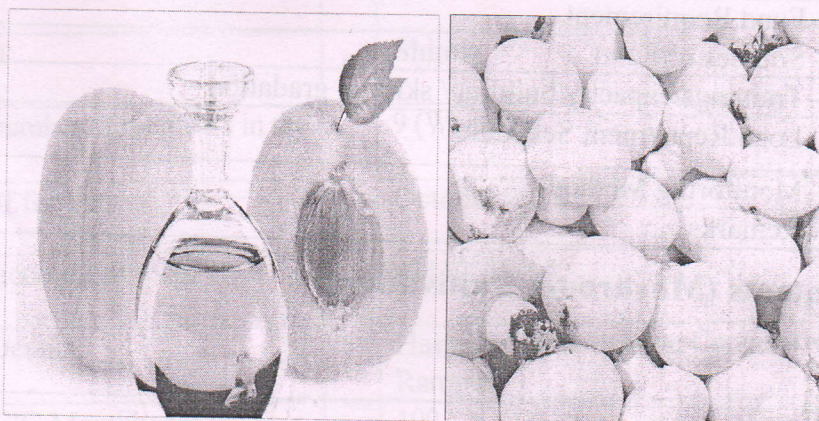
# BUSINESS PLAN

Primary Income Generating Activity – Chuli Oil - Extraction

Add- On Activity - Mushroom Cultivation

BY

Jai Panch Veer - Self Help Group

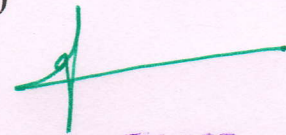


SHG/CIG Name	::	Jai Panch Veer
VFDS Name	::	Kandhar Suga
Range	::	Sarahan
Division	::	Rampur

Prepared under:



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

  
DMU Officer-cum-DCF,  
Rampur Forest Division, H.P.



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## 1. Description of SHG/CIG

2.1	SHG/CIG Name	,	Jai Panch Veer
2.2	VFDS	,	Kandhar Suga
2.3	Forest Range	,	Sarahan
2.4	Forest Division	,	Rampur
2.5	Village	,	Kandahar
2.6	Block	,	Rampur
2.7	District	,	Shimla
2.8	Total number of members in the SHG	,	9 (Women )
2.9	Date of formation	,	October 2021
2.10	Bank account number	,	43110125455
2.11	Bank Details	,	Himachal Pradesh State Cooperative Bank, Rampur
2.12	SHG/CIG Monthly Savings	,	100



## 2. Beneficiaries Detail

Sr. no.	Name (Mrs.)	Name of Father/Husband (Mr.)	Age	Category	Designation	income source	Address
1	Meena Devi	Kishori Lal	57	General	chairman	Agriculture	Village - Kanhar , Post Office - Sarpara Tehsil - Rampur District - Shimla (Himachal Pradesh)
2	Devka Devi	Roshan Lal	49	General	Secretary	Agriculture	Village - Kanhar , Post Office - Sarpara Tehsil - Rampur District - Shimla (Himachal Pradesh)
3	Kirti devi	Labh Singh	53	General	Member	Agriculture	Village - Kanhar , Post Office - Sarpara Tehsil - Rampur District - Shimla (Himachal Pradesh)
4	Birma Devi	Mastram	52	General	Member	Agriculture	Village - Kanhar , Post Office - Sarpara Tehsil - Rampur District - Shimla (Himachal Pradesh)
5	Kunta Devi	Karam Chand	54	General	Member	Agriculture	Village - Kanhar , Post Office - Sarpara Tehsil - Rampur District - Shimla (Himachal Pradesh)
6	Poorva Devi	Amar Singh	50	General	Member	Agriculture	Village - Kanhar , Post Office - Sarpara Tehsil - Rampur District - Shimla (Himachal Pradesh)
7	Bharti Devi	Yoga Raj	42	General	Member	Agriculture	Village - Kanhar , Post Office - Sarpara Tehsil - Rampur District - Shimla (Himachal Pradesh)
8	Hema Devi	Narendra Lal	57	General	Member	Agriculture	Village - Kanhar , Post Office - Sarpara Tehsil - Rampur District - Shimla (Himachal Pradesh)



9	Chanu Devi Mehta	Roshan Lal	57	SC	Member	Agriculture	Village - Kanhar , Post Office - Sarpara Tehsil - Rampur District - Shimla (Himachal Pradesh)
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### 3. Geographical Details of Village

3.1	Distance from District HQ	:	160Km
3.2	Distance from Main Road	:	8 Km
3.3	Name of Local Market and distant	:	Jhakri 15 km, Jeori-25Km
3.4	Name of main Cities and distance	:	Rampur Bsr., 30Km
3.5	Name of the main cities where products will be sold/ marketed	:	Rampur Bsr., 30Km

### 4. Executive Summary

Since this area is situated in a horticultural belt and most of the people are involved in this activity. Apart from apple stone fruits like almond, chuli(apricot) etc. are also being raised by the people. The seeds of the Chuli(apricot) are being used by the people for extracting oil. At present the whole process is by way of taking the raw material to a Kohlu situated at Rampur. So to extract the oil in village itself the people of the village Kinu exhibit their willingness to adopt this activity as income generation activity. Accordingly the people were sensitized and a Self Help Group Jai Panch Veer was formed.

### 5. Description of SHG related to income generation activity

1	Name of the Product	Chuli oil
2	Method of product identification	This activity has been decided by SHG members.
3	Consent of SHG/ GIG / cluster members	Yes



## 6. Description of Production planning

6.1	Time taken	::	The activity to be taken up on seasonal basis
6.2	Number of members involved	::	12.
6.3	Source of raw materials	::	Village itself
6.4	Source of other resources	::	Local market/ Main market
6.5	Expected Qty. per day	::	23 ltr. per day from 50 kg. of seeds.

## 7. Description of Marketing/ Sale

7.1	Potential places/locations market	:: ::	Village itself, Sarahan, Jeori and Rampur
7.2	Demand	::	Throughout year.
7.3	Process of identification of market	::	Group members will contact nearby villages/market
7.4	Marketing Strategy		SHG members will directly take orders from nearby villages/market.

## 8. Risk Analysis

- Skill based
- Demand driven
- Highly competitive market

## 9. Description of Management among members

By mutual consent SHG group members will decide their role and responsibility to carry out the work. Work will be divided among members according to their mental and physical capabilities.

- Some group members will involve in Pre-Production process (i.e.- procuring of raw material etc )
- Some group members will involve in Production process.
- Some group members will involve in Packaging and Marketing.



## 10. Description of Economics:

A. CAPITAL COST				
Sr.No	Particulars	Quantity	Unit Price	Total Amount (Rs.)
1	Oil expeller machine	1	100000	100000
2	Caps, gloves etc	L/S	L/S	5500
3	Almirah	1	LS	5000
4	Chairs, Table etc	Approx	LS	5000
Total Capital Cost (A) =				115500

B. RECURRING COST					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Chuli raw material from local market	Kg	1000	300	300000
2	Plastic bottles(200 ML,500ML,750 ML)Sewing threads	No.	2500	10	25000
3	Rent	Month			1500
4	Other (stationary, electricity bill, transportation, machine repair )	Month			10000
Total Recurring Cost (B)					336500

C. Cost of Production (Monthly)		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	336500
2	10% depreciation annually on capital cost	958
	Total	337458

D. Selling price					
Sr No	Particulars	Unit	Quantity	Amount (Rs)	
1	Chuli oil	Ltr	1	1100	



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

Sr No	Particulars	Amount (Rs)
1	10% depreciation monthly on capital cost	958
2	Total Recurring Cost	336500
3	Total quantity of oil extracted per month	460 Ltr (approx quantity)
4	Selling Price of oil	1100
5	Income generation (460*1100)	506000
6	Net profit (506000 - 337458)	168542
7	Distribution of net profit	<ul style="list-style-type: none"> <li>- Profit will be distributed equally among members monthly basis.</li> <li>- Profit will be used for further investment in IGA</li> <li>- Some income to the group will be generated by way of expelling charges to be levied to the villagers as every household of the area has got chuli seeds for extraction and at present the same is being done from Rampur.</li> </ul>

### 12. Fund requirement:

Sr No	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	115500	86625	28875
2	Total Recurring Cost	336500	0	336500
3	Trainings	80000	80000	0
	<b>Total</b>	<b>532000</b>	<b>166625</b>	

#### 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.



### 13.Sources of fund:

<b>Project support</b>	<ul style="list-style-type: none"><li>• 75% of capital cost will be utilized for purchase of machines.</li><li>• Upto Rs 1 lakh will be parked in the SHG bank account.</li><li>• Trainings/capacity building/skill up-gradation cost.</li></ul>	4 Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
<b>SHG contribution</b>	<ul style="list-style-type: none"><li>• 25% of capital cost to be borne by SHG.</li><li>• Recurring cost to be borne by SHG</li></ul>	

### 14.Trainings/capacity building/skill up-gradation

Trainings/capacity building/ skill up-gradation cost will be borne by project.

Following are some trainings/capacity building/ skill up-gradation proposed/needed:

- Team work
- Quality control
- Packaging and Marketing
- Financial Management

**15. Loan Repayment Schedule-** If the loan is availed from bank it will be in the form of cash credit limit and for CCL there is not repayment schedule; however, the monthly saving and repayment receipt from members should be routed through CCL.

- In CCL, the principal loan outstanding of the SHG must be fully paid to the banks once a year. The interest amount should be paid on a monthly basis.
- In term loans, the repayment must be made as per the repayment schedule in the banks.

### 16. Monitoring Method –

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

### 17.Remarks



Project support	<ul style="list-style-type: none"> <li>75% of capital cost will be utilized for machines.</li> <li>Up to Rs 1 lakh will be paid by SHG.</li> <li>Training/capacity building skill up-gradation</li> </ul>	Procurement of machines will be done by DMURCCU after following all code of formalities.
SHG contribution	<ul style="list-style-type: none"> <li>Remaining cost to be borne by SHG.</li> </ul>	

## Add- on Income Generation Activity Mushroom Cultivation

1.4 Training/capacity building/skill up-gradation  
Training/capacity building/skill up-gradation will be done by project following the source of fund as mentioned in the proposed need.  

- Team work
- Quality control
- Packaging and Marketing
- Financial Management

1.5 Loan Repayment Schedule- If the loan is availed from bank it will be in the form of cash credit limit and for CCL there is not repayment schedule; however, the monthly saving and repayment receipt from members should be routed through CCL.  

- In CCL, the principal loan outstanding of the SHG must be fully paid to the bank 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 bank.

### 1.6 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.

### 1.7 Remarks



## 1. Introduction

A mushroom farming business can be a means of big profit in just few weeks with considerably low short up capital investment to start the business. The cultivation of mushrooms is an art and requires both study and experience. Different types of mushrooms have different productions cost and it is important to decide on a budget availability and the demand in the locality and acceptable in the target market. Broadly there are three types of mushrooms such as:

1. Button mushroom
2. Oyster mushroom ( Dhingri Mushroom)
3. Paddy straw mushroom.

The members of this SHG are more familiar and comfortable with the white button mushroom and therefore it has been decided that this SHG will grow white button mushroom. Mushroom farming suits best to the people who enjoy gardening, growing plants and take keen interest in agricultural activities. Since the group members are already in agriculture/horticulture activities in their own fields, therefore this activity as income generating activity has been finalized by this SHG and business plan has been initiated by them. This activity will aim at enhancing their income and thereby improving the livelihood and living standard of the group members.

## 2. Description of SHG

The informal Jai Panch Veer SHG group was formed in March 2021 under Kandhar Sugha VFDS to provide livelihoods improvement support by up-gradating skill and capacities. The group consists of poor and marginal farmers.

Jai Panch Veer SHG group is purely a women group and consists of marginal and weaker section of the society having less land resources. In order to meet out their financial requirements' they decided to go ahead with Mushroom cultivation which can enhance their income. There are 9 members in this group and their monthly contribution is Rs 100 per month, the detail of Group members is as under:-



### 3. Description of product related to income generation activity

4.1	Name of the Product	::	The Group will be involved in production of Button Mushrooms in controlled environment.
4.2	Method of Product Identification	::	Though the entire group member grows high value cash crops. As their land holding is very small, so they are not able to meet out their financial requirements. Therefore, it has been decided by the group member that Mushroom cultivation will enhance their income. Further they usually go to sell their cash crops in Jhakri, Jeori & Rampur. Market linkages are already in place. They do not have to spend extra time and money for marketing mushrooms.
4.3	Consent of SHG/CIG/ Cluster	::	Consent is attached as an Annexure.

### 4. Production Processes

The training of Mushroom cultivation will be arranged by the JICA project. The full cost of training will also be borne by the JICA Project.

250 Compost spawn added Bags will be purchased and fixed in hired/ rented rooms.

Three tier wooden /Bamboo racks fitting, along with four Exhaust fans one each for fresh air and other at the bottom to expel out the inner air will be installed. One ceiling Fan per room to lower the room temperature and other (heat blower) to increase the room temperatures, Dry and wet thermometers will be installed in each hall to maintain the required room temperature . The room will be washed and sanitized with formalin (5ml/litre) twice to thrice before loading the Bags. The Group members will work 1hr. daily, half an hour in the morning and half an hour in the evening.

### 5. Description of Production Planning

5.1	Production Cycle (75 Days)	<p>In Shimla district Button Mushroom can be grown from August to April. After adding spawn in the compost bag, mushroom takes 30 to 40 days to pin up. Thereafter three flushes can be taken. In total 75 days are required to take the three flushes of mushroom crop. The production cycle of one crop will be 75 days. In a year two cycles of crop will be repeated as per detail below:-</p> <p>1st crop of Button Mushroom (May to end of July=75 days)</p> <p>2nd crop of Button Mushroom (August to October=75 days)</p>
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5.2	Manpower required	<p>Initially whole group will work together to install/construct the racks, clean the room and carry compost bags from the road to production sites. Thereafter for first 30 days, 2 persons for 1 hours (1/2 Hour Morning and 1/2- hour evening) on rotation basis will work for cleaning, moistening, temperature regulation etc.</p> <p>For next 31 to 75 days 2 – person, 3 hours for harvesting, casing soil, cleaning, weighing and packing.</p> <p>Marketing hours are not included as one of the members will sell mushrooms along with vegetables in the market regularly.</p> <p>Labor work will be for total 465 hrs, if we divide it by 8(hours) it will be 58.125 days and multiply it by wages rate of Rs 400 /day then the cost of labor comes out to be Rs 23,250/-</p>
5.3	Source of raw material	Horticulture Department, Solan, Kullu, and Palampur of Himachal Pradesh.
5.4	Source of other Resources	Horticulture Department, Solan, Kullu and Palampur of Himachal Pradesh.
5.5	Quantity required for Button Mushroom (75 days)	250 Compost Spawn added Bags, Formalin, 200ml, 250 transparent Polythene Bags for compost, packing material (polythene sleeves) - 3kg.
5.7	Expected production in 75 days	<p><b>Button Mushrooms:-</b></p> <p>The average production of Mushroom from one Bag is 2kg</p> <p>1 Bag =2kg</p> <p>250 Bags x2kg.=<b>500 kg</b></p>

## 6. Description of Marketing/ Sale

6.1	Potential Market Places	Jeori, Jhakri, Rampur.
6.2	Distance from unit	Jhakri 15 km, Jeori-25Km, Rampur 30 Km approximately.
6.3	Demand of the Production Market	Mushrooms are always in demand throughout the year.
6.4	Process of Identification of Market	The markets are always in demand throughout the year.
6.5	Impact of seasonality on Market	Mushrooms are all weather delicacy and are in high demand throughout the year. However, during summer, due to Tourist and marriage ceremonies demand is greater.



6.6	Potential buyers of the Product	Potential Market Buyers are Hospitals, Hotels, Hostels, Shops, Local residents/ Marriage and other ceremonial occasions etc.
6.7	Potential consumers in the area	All Health-conscious citizens /Households, hotels and dhabas.
6.8	Marketing mechanism of the Product	The group will supply fresh mushrooms daily to local buyers based on demand. The focus will be on supplying directly to selected vegetable vendors, small grocery shops The group will also explore bulk orders from restaurants, hotels, and local canteens to secure consistent buyers.
6.9	Marketing strategy of the Product	Initially, the group will personally approach vegetable retailers in nearby towns and villages to introduce their fresh mushrooms and offer samples for trial sales. As production increases, the group will expand outreach to larger retail outlets and wholesalers in Rampur and Jeori markets. The group will also explore partnerships with weekly vegetable markets (haats), SHG exhibitions, and local fairs to build a customer base and enhance visibility.
6.10	Product Branding	Brand name- "Sarpara's Fresh Mushrooms". Mushrooms will be packed in simple transparent polythene bags. Each pack will have a sticker printed with: Brand name and logo "Chemical-Free and home grown" tagline Name of SHG, Contact number for orders Date of packing and best before date to ensure freshness.
6.11.	Product Slogan	"Desi Mushroom - Swachh aur Swadisht"

## 7. Description of Management among the Members.

All members will undergo training and will divide responsibilities among themselves for daily operations, marketing, establishing linkages with department, and coordination with the VFDS.

## 8. SWOT Analysis

S. No	Detail /Items	:	Description
1.	Strength	::	<ul style="list-style-type: none"> <li>All Group members are like minded, well adapted to local and social environment. Production cost is less, Produce is of high quality and growing cycles are short, production will be throughout the year.</li> <li>Readymade Compost bags are available in the open market.</li> <li>For SHG Financial support Trainings and exposures will be organized by JICA Forestry Project as per the norms and instructions.</li> </ul>
2.	Weakness	::	New Self-help Group, lack of experience in Mushroom production/cultivation.
3.	Opportunity	::	Demand is high and return is high.
4.	Threats	::	Internal Conflict in Group, lack of Transparency, and lack of high risk bearing capacity are anticipated and are negotiable with the group.



## 9. Description of Potential risks and measures to mitigate them.

Sr.No.	Potential risks	Measures to mitigate them
1.	<ul style="list-style-type: none"> <li>• At times harmful infection can destroy the Crop.</li> <li>• Temperature maintenance and regulations</li> <li>• Market saturation</li> </ul>	<p>First of all, cleanliness is to be maintained by washing hands and feet with soap and dip in formalin solution before entering into the room. Only 2 to 3 persons will enter the room with full kit (cap, gloves, apron etc.). Regular sprays to avoid fungal attack.</p> <p>With the help of given devices, the required temperatures will be maintained. Thermometers will be used to monitor the temperature.</p> <p>Value addition will be done by drying the mushrooms for making mushroom Pickles, soups and other products etc. in the later years of production.</p>
2.	Internal Conflict in Group, Transparency	<p>Conflicts to be dealt with in the initial stage, to eradicate the cause. Equal exposure to all Group members, equal benefit sharing needed Each and every member must be treated with respect and honor.</p>
3.	Market	Market is always fluctuating; Demand and supply are always at variance. So members to keep on searching new markets and buyers.
4.	Production	Production will be increased slowly as per the market demand and member's experience.

## 10. Description of Economics of the Project

### 1<sup>st</sup> Cycle

Sr. No	PROJECT COST	Amount in Rs.
A	<b>CAPITAL COST</b>	
A.1	Construction of three tire wooden/Bamboo racks fitting	18000
a	Ceiling Fan (1No)	3000
b	Exhaust fans(2)	3000
c	Room heater/blower/(heat pillar)	3500
d	Dry and wet thermometer (1set)	1000
e	Weighing electronic machine (1no.)	1500
f	Hot plastic ceiling rod (1no.)	1200
g	Medium spray pumps (1no.)	3200
h	Set of sharp knives no. (1set)	75
i	Scissor (2-no.)	400
j	Trays/Basket (6 no.)	1225
k	Crate (6 no)	2400
l	Water tanks 1000 litre (1no.) including carriage	8000
m	Water and electricity fitting material & Charges	4000
n	Miscellaneous expenditure	3000
	<b>Total Capital Cost</b>	<b>53500</b>



B.	RECURRING COST of one Cycle (75 days)	
B.1	Cost of Rented room 1 Hall (mushroom growing Unit) @ Rs 1200/Month. (6 month)	7200
B.2	Formalin	600
B.3	Labour wages ,58.125 days (@Rs400/day)	23250
B.4	Button Mushroom Compost Bags 250 no. @ Rs 67 per bag and other raw material including carriage	16750
B.5	Packaging (packaging material etc.) 8kg. @ Rs.220 per Kg.	1760
B.6	Transportation	1000
B.7	Electricity and water usage charges @ Rs 1000 per month	3000
B.8	Miscellaneous expenditure (stationery, Bill book, receipt etc.)	1500
	<b>Recurring Cost of one cycle= B1+B2+B3 + B4 +B5 + B6+B7+B8</b>	<b>55060</b>
	<b>Total Project cost (A+B) =53500+55060 =</b>	<b>1,08,560</b>

### Cost Benefit Analysis First Cycle:-

Sr no.	Particular	Unit	Quantity/no	Rate	Amount in (Rs)
A	<b>Depreciation 10% on Capital Cost</b>	Month	6	10%	<b>2675</b>
B	Recurring Cost for 3 Months				
1.	Cost of Rented room 1 Hall (mushroom growing Unit) @ Rs 1200/ Month. (6 month)	Month	6	1200	7200
2.	Formalin Bottle	No.	2 bottle	300	600
3.	Labour wages 58.125 days=(@ Rs400/ day)	Days	58.125	400	23250
4.	Button Compost Bags 250 no. @ Rs 67 per kg	No	250	67	16750
5.	Packaging (packaging material etc.)	Kg	8	220	1760
6.	Transportation Charges	-	-	-	1000
7.	Electricity and water usage charges@ Rs1000 per month	Month	3	1000	3000
8.	Miscellaneous expenditure (stationery, Bill book, receipt etc.)		L/S	-	1500
	<b>Total (A+B)</b>				<b>57,735</b>
9.	Total production in KG.	<b>500kg</b>			
10	Sale of	500kg@Rs 200per Kg			<b>Rs.1,00,000</b>



	produce		
11	Total Benefit	1,00,000 -57735	<b>Rs.42,265</b>

Note:-The net profit of Rs.42,265/- will be kept as emergency reserve for future contingency

### Cost Benefit Analysis Second Cycle

Sr. No.	Particular	Unit	Quantity/no	Rate	Amount in (Rs)
<b>A</b>	<b>Depreciation 10% on Capital Cost</b>	Month	6	10%	<b>2675</b>
<b>B</b>	<b>Recurring Cost for 3 Months</b>				
1.	Cost of Rented room 1 Hall (mushroom growing Unit) @ Rs 1200/Month. (6 month)	Month	6	1200	7200
2.	Formalin bottle	No.	2 bottle	300	600
3.	Labour wages 58.125 days = (@Rs400/ day)	Days	58.125	400	23,250
4.	Button Mushroom Compost Bags 250 no. @ Rs 67 per kg	No	250	67	16750
5.	Packaging (packaging material etc.)	Kg	8	220	1760
6.	Transportation Charges	-	-	-	1000
7.	Electricity and water usage charges @ Rs1000 per month	Month	3	1000	3000
8.	Miscellaneous expenditure (stationery, Bill book, receipt etc.)		L/S	-	1500
	<b>Total (A+B)</b>				<b>57,735</b>
9.	<b>Total Production in Kg.</b>				<b>500kg</b>
10.	<b>Total sale (Kg)</b>	<b>500kg @ Rs 200 per Kg</b>			<b>100000</b>
11.	<b>Total Profit</b>	<b>1,00,000-57735</b>			<b>42,265</b>

Note: -The total profit of Rs.42, 265/- after 2<sup>nd</sup> cycle is available to be distributed amongst the SHG members.



## 11. Summary of Economics.

Sr. No	Particular	Amount in Rs.
1.	<b>Total Recurring Cost</b>	
	First Cycle	57,735
	Second Cycle	57,735
	Total	1,15,470
2.	<b>Total Income</b>	
	First Cycle	1,00,000
	Second Cycle	1,00,000
	Total	2,00,000

## 12. Benefit Cost Analysis (Yearly)

Sr. No	Particulars	Amount (Rs)
1	<b>10% depreciation on capital cost(A)</b>	5350
2	<b>Recurring cost (B)</b>	
2.1	Room Rent	14400
2.2	Labour	46500
2.3	Cost of compost bag	33500
2.4	Formalin	1200
2.5	Packaging (packaging material, etc.)	3520
2.6	Transportation Charges	2000
2.7	Electricity and water usage	6000
2.8	Miscellaneous expenditure (stationery, Bill book, Receipt, etc.)	3000
	<b>Total</b>	<b>1,15,470</b>
3	Total Production of Button Mushroom	1000 kg
4	<b>Total Sale value</b>	<b>2,00,000</b>
5		
	<b>Total Profit=Sale value- (Depreciation + Recurring cost) = 2,00,000 - (5350+1,15,470)</b>	<b>79,180</b>



### 13. Fund flow in the group:

Sr. No.	Particulars	Total Amount(Rs)	Project contribution	SHG contribution
1	Total capital cost	53,500	40,125	13,375
2	Total Recurring Cost	1,15,470	0	1,15,470
3	Trainings/capacity building/Skill up-gradation	60000	60000	0
	<b>Total outlay</b>	<b>2,28,970</b>	<b>1,00,125</b>	<b>1,28,845</b>

#### Note-

**Capital Cost** -75% of the total capital cost will be borne by the Project

**Recurring Cost**—The entire cost will be borne by the SHG/CIG.

**Trainings/capacity building/skill up-gradation**—Total cost to be borne by the Project

### 14. Sources of funds and procurement:

Project support;	<ul style="list-style-type: none"><li>75% of capital cost will be utilized for purchase of machineries including equipments.</li><li>Upto Rs.1 lakh will be parked in the SHG bank account as a revolving fund.</li><li>Trainings/capacity building/skill up-gradation cost.</li></ul>	Procurement of machines/equipments will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none"><li>25% of capital cost to be borne by SHG.</li><li>Recurring cost to be borne by SHG</li></ul>	

### 15. Remarks:

The forth coming vision of the Group is to enhance their income by value addition in the form of Pickles, readymade soups, dried mushrooms; etc.



## 7 Surprising Mushroom Health Benefits for Your Skin, Brain and Bones

They contain many minerals, like selenium, potassium, copper, iron and phosphorus that are not often found in plant-derived foods.

1. Mushrooms may help keep you young.
2. Mushrooms can protect your brain as you age.
3. Mushrooms may boost your memory.
4. Mushrooms can help your heart health.
5. Mushrooms can assist in strengthening your bones.
6. Mushroom will help give you energy.
7. Mushrooms helps in fighting many diseases especially CANCER.

*“Mushrooms are a special delicacy—tasty, healthy, and affordable.”*

Project support:	<ul style="list-style-type: none"> <li>• 75% of capital cost will be utilized for purchase of machines including equipments.</li> <li>• Up to Rs.1 lakh will be parked in the SHG bank account as a revolving fund.</li> <li>• Training/capacity building/skill up-gradation cost.</li> </ul>	Procurement of machines/equipments will be done by respective DMUTCCU after following all code of formalities.
SHG contribution	<ul style="list-style-type: none"> <li>• 25% of capital cost to be borne by SHG.</li> <li>• Recurring cost to be borne by SHG.</li> </ul>	

### 1.5. Remarks:

The forth coming vision of the Group is to enhance their income by value addition in the form of Pickles, readymade soups, dried mushrooms, etc.



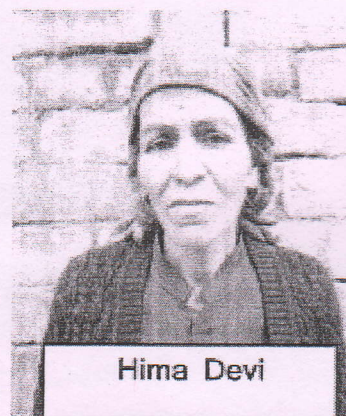
## Photographs of SHG members



Bharti Devi



Chanu Devi



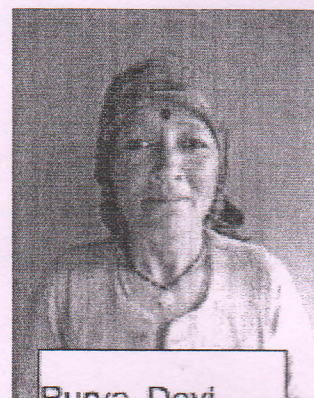
Hima Devi



Sanam Devi



Devka Devi



Purva Devi



Kunta Devi



Kirti Devi



Meena Devi



DMU Officer-cum-DCF,  
Rampur Forest Division, H.P.



### Resolution-cum-Group Consensus Form

It is decided in the General House meeting of the Self Help Group.....Jai Panchveer.....held on  
.....Oct, 2021.....at Kandhen.....that our Self Help Group will undertake the  
Chuli oil.....as Livelihood Income Generation Activity under the Project for Improvement of  
Himachal Pradesh.

Forest Ecosystem Management & Livelihoods. (JICA Assisted).

प्रधान [Signature]  
जय देवता पंचवीर  
रवंच सहायता समूह कान्यार  
Signature of G. P. Singh (P. S.)  
वह, रंजित, चिन्ता मिश्र (प. प्र.)

देवता देवी  
सचिव  
जय देवता पंचवीर  
रवंच सहायता समूह कान्यार  
संलग्न बाणपुर, चिन्ता मिश्र (प. प्र.)



### Business Plan Approval by VFDS & DMU

Jai Panchvir.....Self Help Group will under Take the Chuli oil.....

As Livelihood generation Activity under the Project for improvement of Himachal Pradesh forest ecosystems & Management & livelihood (JICA Assisted). In this regard Business Plan of Amount (Rs.) 2,00,000/-.....has been submitted by this group on dated .....and this business plan has been approved by Kandhar Singh.....VFDS.

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

Thank you.

President [Signature]  
Village Forest Development Society, Sugha-Kandhar  
V.P.O. Sugha Teh Rampur Distt. Sirmur (H.P.)  
Signature of VFDS Pradhan

Secretary [Signature]  
Village Forest Development Society, Sugha-Kandhar  
V.P.O. Sugha Teh Rampur Distt. Sirmur (H.P.)  
Signature of VFDS Secretary

Approved

[Signature]  
DMU Officer-cum-DCF,  
Rampur Forest Division, H.P.



## Resolution-cum-Group Consensus Form

It is decided in the General House meeting of the Self Help Group Tai Panchvesee held on 13-03-2025 at Kandhar that our Self Help Group will undertake the Mushroom Cultivation <sup>(Add-on activity)</sup> as Livelihood Income Generation Activity under the Project for improvement of Himachal Pradesh.

Forest Ecosystem Management & Livelihoods (JICA Assisted).

President  
प्रधान  
पंचवीर स्वयं सहायता समूह  
कान्धार डा० सरपारा 15/20  
Signature of SHG Pradhan

Secretary  
सचिव  
पंचवीर स्वयं सहायता समूह  
कान्धार डा० सरपारा 15/20  
Signature of SHG Secretary

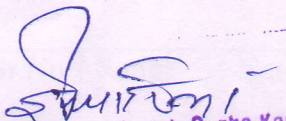


Business Plan Approval by VFDS & DMU

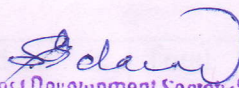
Jai Panchveer Self Help Group will undertake the Mushroom Cultivation (Add-on Activity)

As Livelihood Generation Activity under the Project for improvement of Himachal Pradesh Forest Ecosystem Management & Livelihood (JICA Assisted). In this regard Business Plan of Amount (Rs.) 53500/- has been submitted by this group on dated 19-03-2025 and this business plan has been approved by Kandhar-Sugha VFDS.

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

  
**President**  
Village Forest Development Society Sugha-Kandhar  
V.P.O. Sugha Teh. Rampur Distt Shimla (H.P.)  
Signature of VFDS Pradhan

Thank you.

  
**Secretary**  
Village Forest Development Society Sugha-Kandhar  
V.P.O. Sugha Teh. Rampur Distt Shimla (H.P.)

Signature of VFDS Secretary