



BUSINESS PLAN

INCOME GENERATING ACTIVITY –Seera Badi

By

Durga Shakti - Self Help Group



SHG/CIG Name	::	Durga Shakti
VFDS Name	::	Torjajar
Range	::	Dharampur
Division	::	Joginder Nagar

Prepared Under–

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

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1. Description of SHG/CIG :

SHG/CIG Name	::	Durga Shakti
VFDS	::	Torjajar
Range	::	Dharampur
Division	::	Joginder Nagar
Village	::	Tor jajar
Block	::	Dharampur
District	::	Mandi
Total No. of Members in SHG	::	15
Date of formation	::	17-04-2019
Bank a/c No.	::	87491300000855
Bank Details	::	H.G.B.Chhatar
SHG/CIG Monthly Saving	::	Rs.100 per Member
Total saving	::	
Total inter-loaning	::	
Cash Credit Limit	::	
Repayment Status	::	

2. Beneficiaries Detail:

Sr. No.	Name Of Candidate	Age	Ward Name	Category	Contact No	Designation
1	Sharmila Devi W/O Rajesh Kumar	44	Sundali	General	82197-50005	President
2	Anita Devi W/O Suresh Kumar	46	Sundali	General	9317547936	Vice-President
3	Indra Devi W/O Hem Raj	49	Sundali	General	8219194762	Member
4	Kamlesh Kumari W/O Ravi Kumar	33	Sundali	General	9805328111	Member
5	Vimla Devi W/O Kedar Singh	52	Sundali	General	9805719954	Member
6	Khimi Devi W/O Amar Singh	60	Sundali	General	8679260618	Member
7	Seema Devi W/O Ashok Kumar	39	Sundali	General	8627043956	Member
8	Kirna Devi W/O Naresh Kumar	39	Sundali	General	8091102355	Member
9	Sheela Devi W/O Partap Chand	52	Sundali	General	9857340976	Member
10	Nikki Devi W/O Sohan Singh	60	Sundali	General	9857331597	Member
11	Sumna Devi W/O Raj Pal	46	Sundali	General	8894559778	Member
12	Kirna Devi W/O Mohan Lal	42	Sundali	General	9857089645	Member
13	Kirna Devi W/O Parmod	32	Sundali	General	6230578452	Member
14	Reena Devi W/O Balvir	37	Sundali	General	9857417522	Member
15	Saroja Devi W/O Raj Pal	47	Sundali	General	9805837384	Member

3. Geographical details of the Village:

3.1	Distance from the District HQ	::	115 Km
3.2	Distance from Main Road	::	.5 Km
3.3	Name of local market & distance	::	Dharampur 12 Km
3.4	Name of main market & distance		Dharampur, 12 Km
3.5	Name of main cities & distance		Dharampur, 12 Km
3.6	Name of main cities where product will be sold/ marketed	::	HP Forest Deptt. & Joginder Nagar, Dharampur

4. Executive Summary:

Seera and Badi making income generation activity has been selected by Durga Shakti Self Help Group. This IGA will be carried out by all ladies of this SHG. Seera and badi making is a traditional domestic activity of all the members of this group and they are well conversant with the method of preparing these food article for their household use. Now the groups want to make this activity as their livelihood by using the modern equipment and manufacturing these articles in a large scale for commercial purpose so that they can enhance their income. This business activity will be carried out whole year by the group members. The process of making seera takes around 12-15 days. Approximately 1 kg of seera will be manufactured by 2 Kg of wheat seeds. Production process includes process like cleaning, washing, soaking, grinding, drying etc. Initially group will manufacture seera, but in future group will manufacture other products which follow same process. Product will be sold directly by group or indirectly through retailers and whole sellers of near market. Selling price of 1 Kg of seera will be around 150 per Kg.

Badi of Mung, Maah, Masar, Danthal etc. will also be made by this group. This activity is being already done by some ladies of this group. This business activity will be carried out whole year by group members. The process of making badi takes around 3 to 5 days. For preparation of 1kg badi, approximately 1.25- 1.50 Kg of daal and around 150-200 gram of masala (Kaali mirch, badi elaichi, Ajwain, Jeera etc) are required. Production process includes process like cleaning, washing, soaking, grinding, mixing, drying etc. Initially group will manufacture badi but in future group will manufacture other products which follow same process. Product will be sold directly by group or indirectly through retailers and whole sellers of near market initially. Selling price of 1 Kg of badi will be around 250-260 per Kg.

5. Description of Product related to Income Generating Activity:

1	Name of the Product	::	Seera, Mash badi, Mung badi, Soya Badi, Sepu badi.
2	Method of product identification	::	The group along with JICA staff held many meetings to identify the livelihood activity and discussed on some issues like availability of raw material in the locality, skill for preparation of product marketing status and then all shg agreed to adopt Seera and Badi making initially and later on more product of similar process will be added.
3	Consent of SHG/ ClG/cluster members	::	All SHG members are agreed and passed resolution with all consent.

6. Description of Production Processes:

- Group will make badi of mung, maah, masar daal and danthal (aripata) and Seera of wheat seeds. This business activity will be carried out whole year by group members.
- The process of making badi takes around 3 days and 12-15 days for Seera making.
- Based on assumption/experience -1 kg of badi will be manufactured by 1.25-1.50 Kg of daal and 150-200 gram of masala(Kaalimirch, badi Elaichi, Ajwain, Jeera etc). Seera is also assumed to be of 1 kg.
- Production process includes process like cleaning, washing, soaking, grinding, mixing, drying etc.
- Initially group will manufacture 220 kg badi and 100 kg of Seera per month and in future, group will manufacture as per demand and will also make other products which follow same production process.

7. Description of Production Planning:

1	Production Cycle (in days)	::	3 days for Badi and 12-15 days for Seera
2	Manpower required per cycle(No.)	::	All ladies
3	Source of raw materials	::	Local market/ Main market
4	Source of other resources	::	Local market/ Main market
5	Quantity required per cycle (Kg)	::	30 kg daal and 4.5-5 Kg masala for Badi and 400 kg wheat seeds (initially)
6	Expected production per cycle (Kg)	::	200 kg Seera and 25 kg Badi

Requirement of raw material and expected production:

Sr. No.	Raw material	unit	Time	Quantity	Amount per kg (Rs)	Total amount	Expected production Monthly (Kg)
1	Daal	Kg	Monthly	300	120	36,000	250
2	Masala	Kg	Monthly	50	200	10,000	
3	Wheat seeds	Kg	Monthly	400	20	8,000	200

8. Description of Marketing/Sale:

1	Potential market places/locations	Village covered - Torjajar
	Distance from the unit	15 Km
2	Demand of the product	Daily demand and high demand at the time of festive and marriage occasions.
3	Process of identification of market	Group members, according to their production potential and demand in market, will Select /List Retailer / Whole seller. Initially product will be sold in near markets.
4	Marketing Strategy	At CIG/SHG level product will be marketed by branding CIG/SHG. Late this IGA may required branding at cluster level.
5	Product branding	Durga shakti
6	Product "Slogan"	"A product of SHG Durga Shakti"

9. SWOT Analysis:

❖ Strength–

- Activity is being already done by some SHG members.
- Raw material easily available.
- Manufacturing process is simple.
- Proper packing and easy to transport.
- Product shelf life is long.

❖ Weakness–

- Effect of temperature, humidity, moisture on manufacturing process/product.
- Highly labor intensive work.
- In winter and rainy season product manufacturing cycle will increase.

❖ Opportunity–

- High demand in festive and marriage occasion.
- Location of markets.
- Daily/weekly consumption and consume by all buyers in all seasons.

❖ Threats/Risks–

- Effect of temperature, moisture at time of manufacturing and packaging particularly in winter and rainy season.
- Suddenly increase in price of raw material.
- Competitive market.

10. Description of Management among members:-

By mutual consent SHG group members will decide their role and responsibility to carry out the work. Work will be divided among members according to their mental and physical capabilities. Some group members will involve in Pre-Production process (i.e.- procuring of raw material etc.)

- a. Some group members will involve in Production process.
- b. Some group members will involve in Packaging and Marketing.

11. Description of Economics:

A.	CAPITAL COST				
Sr. No.	Particulars		Quantity	Unit Price	Total Amount (Rs.)
1	Wet Grinder Machine (2HP) with installation and Transportation up to site		1	22,000	22,000
2	Dry Grinder / Mixture (Heavyduty) 1 kg capacity		1	5,000	5000
3	Plastic Water tub (20-30 ltr)		4	500	2000
4	Drum for storage- water, daal raw material etc. (50-60 ltr) plastic		1	700	700
5	Plastic sheets (eg-40*60 inch)		5	200	1000
6	LPG Bhatti Double Burner		1	4500	4500
7	Kitchen tools (Kadu Kas-2, Choping Board-2, Knife-5, Jharna-1, Plastic Mugs- 2)			LS	3000
8	Iron Kadhai		1	LS	2500
9	Aluminium Parat		1	2500	2500
10	Hand Operated Packing Machine		1	2000	2000
12	Digital Weighing Machine (15-20 KG)		1	3000	3000
13	Apron, cap, plastic hand glovesetc		15 Sets	LS	6000
14	Dari		1	LS	3000
	Total Capital Cost (A)				57200
B	RECURRING COST				
Sr. No.	Particulars	Unit	Quantity	Price	Total Amount(Rs)
1	Raw material (daal)	Kg/month	300	120	36,000
	Raw material (wheat seeds)	Kg/month	400	20	8000
2	Raw material (masala)	Kg/month	45	200	9,000
3	Rent	Month	1	1000	1000
4	Packaging material	Month	-	400	400
5	Transportation	Month	-	500	500
6	Other (stationary, electricity, water bill, machine repair)	Month	-	500	500
	Recurring Cost				55,400
Work/labour will be done by SHG members.					

C.	Cost of Production (Monthly)	
Sr. No.	Particulars	Amount (Rs)
1	Total Recurring Cost	55,400
2	10% depreciation annually on capital cost	5720
	Total	61120

D.	Selling Price calculation (per cycle)				
Sr. No.	Particulars	Unit	Qty	Amount(Rs)	
1	Cost of Production	Kg	1	50+190=240	It will decrease as the quantity of production increases
2	Current market price	Kg	1	150-180 for Seera and 300 for Badi	
3	Expected Selling Price by SHG	Rs	1	180 for Seera and 260 for Badi	

12. Analysis of Income and Expenditure (Monthly):

Sr. No.	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	5720
2	Total Recurring Cost	55400
3	Total Production per month(Kg)	Seera 200 kg, Badi 250 kg
4	Selling Price (per Kg)	Seera 180 per kg Badi 260 per kg
5	Income generation (200×180) for Seera and (250×260) for Badi	Seera= 200kg @180per= 36000 Badi= 250kg@260= 65,000 Total =1,01,000
6	Net profit (101000-55400)	45,600
7	Distribution of net profit	<ul style="list-style-type: none"> Profit will be distributed equally among members monthly/yearly basis. Profit will be utilized to meet recurring cost. Profit will be used for further investment in IGA.

13. Fund requirement:

Sr. No.	Particulars	Total Amount(Rs)	Project Contribution	SHG Contribution
1	Total capital cost	57200	42900	14300
2	Total Recurring Cost	55400	0	55,400
3	Trainings/capacity building/ skill up-gradation	30,000	30,000	0
	Total	1,42,600	72900	69700

Note-

- **Capital Cost** - 75% of capital cost to be covered under the Project
- **Recurring Cost** - To be borne by the SHG/CIIG.
- **Trainings/capacity building/ skill up-gradation** - To be borne by the Project

14. Sources of fund:

Project support	<ul style="list-style-type: none"> • 75% of capital cost will given by the project. • Up to Rs1 lakh will be parked in the SHG bank account (as Revolving Fund). • Trainings/capacity building/ skill up-gradation cost will be borne by the project. • In case SHG take loan from bank the subsidy of 5% interest rate will be deposited directly to the Bank/Financial Institution by DMU and this facility will be only for three years. SHG have to pay the installments of the Principal amount on regular basis. 	Procurement of machineries/ equipment will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none"> • 25% of capital cost to be borne by SHG. • Recurring cost to be borne by SHG. 	

15. Trainings/capacity building/skill up-gradation:

Trainings/capacity building/ skill up-gradation cost will be borne by project. Following are some trainings/capacity building/skill up-gradation proposed/needed:

- a. Cost effective procurement of raw material
- b. Quality control
- c. Packaging and Marketing
- d. Financial Management

16. Computation of break-even point:

= Capital Expenditure/selling price (per kg)-cost of production (per kg)
= For Seera $(57200 / (180-50)) = 440$ kg
= For Badi $(57200 / (260-190)) = 817$ kg

In this process breakeven will be achieved after selling 440 Kg of Seera and 817 kg Badi. Therefore, break even will be achieved in 4-5 months.

17. Other sources of income:

Income from grinding Daal, wheat, maize etc of villager/local people.

18. Bank Loan Repayment:

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

- a. 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.
- b. In term loans, the repayment must be made as per the repayment schedule in the banks.
- c. Project support - The subsidy of 5% interest rate will be deposited directly to the Bank/Financial Institution by DMU and this facility will be only for three years. SHG/CIG has to pay the installments of the Principal amount on regular basis.

19. Monitoring Method:

- a. 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.
- b. SHG should also review the progress and performance of the IGA of each member and suggest corrective action if need be to ensure operation of the unit as per projection.

Some key indicators for the monitoring are as:

- c. Size of the group
- d. Fund management
- e. Investment
- f. Income generation
- g. Production level
- h. Quality of product
- i. Quantity sold, Market reach

20. Individual photo of each member:-



Kamlesh Kumari



saroja devi



seema devi



Bimla Devi



Reena Devi



Indera Devi



Sheela Devi



Sumna Devi



Khimi Devi



Sharmila Devi



Anita Devi



Kiran Devi



Niki Devi



Kirna Devi



Kirna Devi

21. Group Photograph :-



22. Approval:

Resolution-cum-Group-consensus Form

It is decided in the General house meeting of the group Durga Shakti held on _____ at Torjagar that our group will undertake the Seera Badi as Livelihood Income Generation Activity under the Project for Implementation of Himachal Pradesh Forest Ecosystem management and Livelihood (JICA assisted).

प्रधान Anita Dey सहित
महिला मण्डल संयुक्त
Signature Of group President
जि० मण्डल हि० प्र०

प्रधान Anita Dey सहित
महिला मण्डल संयुक्त
डा० दीपक कुमार झा सहित
Signature Of group secretary
जि० मण्डल हि० प्र०

[Signature]
Signature of President VFDS

Business Plan Approval by VFDS and DMU.

Durga Shakti Group will undertake the Seera badi as Livelihood Income Generation Activity under the Project for Implementation of Himachal Pradesh Forest Ecosystem management and Livelihood (JICA assisted). In this regard business Plan of Amount Rs. 142,600/- has been submitted by the group on 05-06-2025 and the Business Plan has been approved by VFDS Joginder Nagar.

Business Plan is submitted to DMU through FTU for further action please.

Thank You.

Arvind De
प्रधान
महिला मण्डल सुन्दल
डा० दीरजाजर उप तह० मण्डप
जि० मण्डा हि० प्र०
Signature Of group President

Arvind De
सहप्रधान
महिला मण्डल सुन्दल
डा० दीरजाजर उप तह० मण्डप
जि० मण्डा हि० प्र०
Signature Of group secretary

Arvind De
Signature of President VFDS

Approved
DMU cum-DFO
J/Nagar
DMU cum DFO Joginder Nagar

