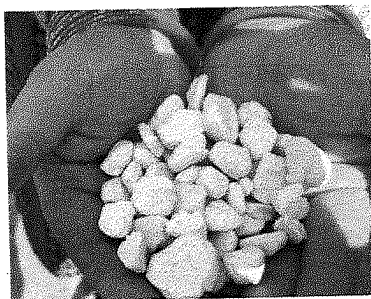


BUSINESS PLAN

INCOME GENERATING ACTIVITY–Food Processing (Seera making)

by

Jagriti - Self Help Group



SHG/CIG Name	::	Jagriti
VFDS Name	::	Bala Sundari
Ward	::	Dharwahan
Range	::	Mandi
Division	::	Mandi

Prepared under –



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

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1. Description of SHG/CIG

1	SHG/CIG Name	::	Jagriti
2	VFDS	::	Balasundari
3	Range	::	Mandi
4	Division	::	Mandi
5	Ward/Village	::	Dharwahan
6	Block	::	Balh
7	District	::	Mandi
8	Total No. of Members in SHG	::	8 - females
9	Date of formation	::	26/10/20
10	Bank a/c No.	::	9703000-100007968
11	Bank Details	::	PNB Bank Pairi
12	SHG/CIG Monthly Saving	::	100
13	Total saving		7200(till June)
14	Total inter-loaning		--
15	Cash Credit Limit		--
16	Repayment Status		--

2. Beneficiaries Detail

Sr. No	Name	Father/Husband Name	Age	Category	Income Source	Address
1	Smt. Hansa Devi	Sh. Chaman Lal	53	Gen.	Agriculture	Vill. Dharwahan
2	Smt. Bhawana Devi	Sh. Lalit Kumar	35	Gen.	Agriculture	Vill. Dharwahan
3	Smt. Jyoti	Sh. Jitender Kumar	25	Gen.	Agriculture	Vill. Dharwahan
4	Smt. Nirmla Devi	Sh. Hem Raj	36	Gen.	Agriculture	Vill. Dharwahan
5	Smt. Babita Kumari	Sh. Kuldeep	40	Gen.	Agriculture	Vill. Dharwahan
6	Smt. Sushama Devi	Sh. Jaswant Singh	32	Gen.	Agriculture	Vill. Dharwahan
7	Smt. Chanchala	Sh. Lalit Kumar	37	Gen.	Agriculture	Vill. Dharwahan
8	Smt. Dromati Devi	Sh. Satish Kumar	45	Gen.	Agriculture	Vill. Dharwahan

3. Geographical details of the Village

1	Distance from the District HQ	::	15 Km
2	Distance from Main Road	::	2 Km
3	Name of local market & distance	::	Nerchowk- 5 Km
4	Name of main market & distance	::	Nerchowk- 5 Km, Mandi- 15 Km
5	Name of main cities & distance	::	
6	Name of main cities where product will be sold/ marketed	::	Nerchowk, Mandi

4. Executive Summary

Seera making income generation activity has been selected by Jagriti Self Help Group. This IGA will be carried out by all ladies of this SHG. Seera making will be made by this group initially. 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 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 wholesalers of near market initially. Selling price of 1 Kg of seera will be around 150 per Kg.

5. Description of Product related to Income Generating Activity

1	Name of the Product	::	Seera (Wheat seeds)
2	Method of product identification	::	This product is being already made by some SHG ladies
3	Consent of SHG/ CIG / cluster members	::	Yes

6. Description of Production Processes

- Group will make seera. This business activity will be carried out whole year by group members.
- The process of making seera takes around 12-15 days.
- Based on assumption -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 100 kg 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)	::	12-15 days
2	Manpower required per cycle (No.)	::	all ladies
3	Source of raw materials	::	Local market
4	Source of other resources	::	Main market
5	Quantity required per cycle (Kg)	::	400 kg Wheat seeds (initially)
6	Expected production per cycle (Kg)	::	200 kg (initially)

Requirement of raw material and expected production

Sr.no	Raw material	unit	Time	Quantity	Amount per kg (Rs)	Total amount	Expected production (Kg)
1	Wheat seeds	Kg	Monthly	400	20	8,000	200

8. Description of Marketing/ Sale

1	Potential market places	::	Mandi- 15 Km, Nerchowk- 5 Km
2	Distance from the unit	::	
3	Demand of the product in market place/s	::	Daily demand

4	Process of identification of market	::	Group members, according to their production potential and demand in market, will select/list retailer/wholesaler. Initially product will be sold in near markets.
5	Marketing Strategy of the product		SHG members will directly sell their product through village shops and from manufacturing place/shop. Also by retailer, wholesaler of near markets. Initially product will be sold in 1 Kg packaging.
6	Product branding		At CIG/SHG level product will be marketed by branding CIG/SHG. Later this IGA may required branding at cluster level
7	Product "slogan"		"A product of SHG"

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 –

- 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)
- Some group members will involve in Production process.
- 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	Grinder Machine (1-2 HP) with installation	1	20000		20,000
2	Water tub (40-50 ltr)	3	500		1500
3	Drum for storage- raw material etc- (80-100ltr) – plastic	3	1000		3000
4	Plastic sheets (eg-40*60 inch)	3-4	LS		2000
5	Plastic Mugs	8	LS		1000
6	Kitchen tools		LS		4000
7	Water strainer		LS		1000
8	Finished product storage almirah/racks	3-4	LS		5000
9	Digital Weighing Scale Machine	1	1000		1000
10	Poly Sealing Table Top Heat Sealer Pouch Plastic Packaging Machines	1	2000		2000
11	Apron, cap, plastic hand gloves etc	8	LS		2000
12	Chairs, Table		LS		5000
Total Capital Cost (A) =					47,500

B. RECURRING COST					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Raw material (wheat seeds)	Kg/month	400	20	8000
2	Rent	Month	1	200	200
3	Labour	5 hour	150	50	7500
4	Packaging material	Month	1	200	200
5	Transportation	Month	1	300	300
6	Other (stationary, electricity, water bill, machine repair)	Month	1	800	800
Recurring Cost					17000
Total Recurring Cost (B) = (Recurring cost- Labour cost) as work/labour will be done by SHG members.					9500

C. Cost of Production (Monthly)		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	9500
2	10% depreciation annually on capital cost	395
	Total	9895

D. Selling Price calculation					
Sr.No	Particulars	Unit	Quantity	Amount (Rs)	
1	Cost of Production	Kg	1	50	It will decrease as the quantity of production increase
2	Current market price	Kg	1	150-180	
3	Expected Selling Price	Kg	1	180	

12. Analysis of Income and Expenditure (Monthly):

Sr.No	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	395
2	Total Recurring Cost	9500
3	Total Production per month(Kg)	200 Kg (quantity)
4	Selling Price (per Kg)	180
5	Income generation (200*180)	36,000
6	Net profit (36,000- 10012)	25,988
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	47,500	35625	11875
2	Total Recurring Cost	9500	0	9500
3	Trainings/capacity building/ skill up-gradation	35000	35000	0
	Total	92,000		

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

14. Sources of fund:

Project support;	<ul style="list-style-type: none"> 75% of capital cost will be utilized for purchase of machineries i.e. 1 Grinder Machines including equipments. Rs 1 lakh as revolving will be 	Procurement of machineries/equipment will be done by respective DMU/FCCU after following all codal formalities.
------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------

	<p>parked in the SHG bank account.</p> <ul style="list-style-type: none"> • Trainings/capacity building/ skill up-gradation cost. • 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. 	
SHG contribution	<ul style="list-style-type: none"> • 25% of capital cost to be borne by SHG, this include cost of materials/tools other than machineries. • 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:

- Cost effective procurement of raw material
- Quality control
- Packaging and Marketing
- Financial Management

16. Computation of break-even Point

= Capital Expenditure/selling price (per kg)-cost of production (per kg)

= 47500/(180-50)

= 473 Kg

In this process breakeven will be achieved after selling 473 kg Seera. Therefore, breakeven will be achieved in 3 months.

17. Other sources of income:

Income from grinding Daal, wheat, maize etc of villagers/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.

- 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.

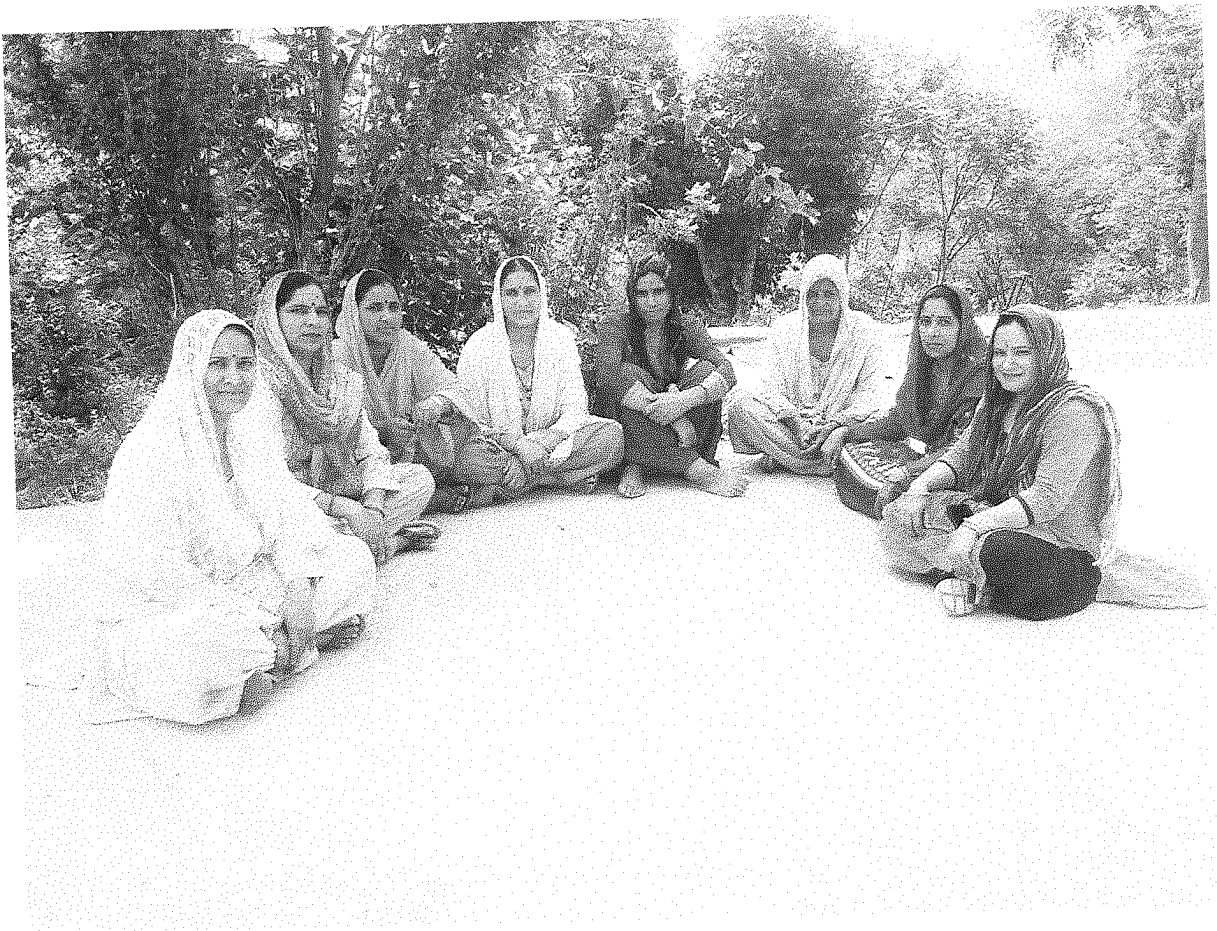
- In term loans, the repayment must be made as per the repayment schedule in the banks.

19. Monitoring Method – At the initial stage baseline survey and yearly survey will be conducted of the beneficiaries.

Some key indicators for the monitoring are as:

- Size of the group
- Fund management
- Investment
- Income generation
- Production level
- Quality of product
- Quantity sold
- Market reach

Group members Photos-



सहमति पत्र

आज दिनांक 10/5/2021 को जाग्रति स्वयं सहायता समूह कि बैठक प्रधान श्रीमती
.....हेला देवी..... कि अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्वसहमति से निर्णय लिया
गया कि आय बढ़ाने के लिए सिरा बनाने का कार्य करने के लिए हिमाचल प्रदेश वन पारितंत्र प्रबंधन एवं
आजीविका सुधार परियोजना (जायका परियोजना) से जुड़ने कि सहमति प्रदान करते हैं ।

Bharna

समूह के सचिव के हस्ताक्षर

हेला देवी

समूह के प्रधान के हस्ताक्षर

हेला देवी

Bharna

जाग्रति स्वयं सहायता समूह
वन पारितंत्र प्रबंधन विभाग
तह. बल्ह, जिला मण्डी (हि.प्र.)

प्रधान *Bharna*
बाला सुन्दरी ग्रामीण वन विकास समिति
शिव घड़वाहन, डारुघर पैडी
तह. बल्ह, जिला मण्डी (हि.प्र.)

आज दिनांक 10/12/2021 को जगदल पंचायत में बैठक की गई।
 इस बैठक में उद्देश्य के अन्तर्गत ग्रामीण वन विकास समिति
 के प्रधान श्री ललित कुमार जी ने की। इस बैठक में
 परिषदाध्यक्ष व कर्मचारियों ने भाग लिया। जायका
 स्वयं सहायता समूह की सभी महिलाओं बैठक में
 उपस्थित रही। बैठक वाला सुन्दरी गाँव के प्रांगण में
 आयोजित की गई। इस बैठक में समूह की सभी
 महिलाओं ने निर्णय किया कि वे अपनी आजीविका
 बढ़ाने हेतु सीरा बनाने का कार्य करेंगी। इस कार्य को
 सुचारु रूप से करने के लिए जायका वन परिषदाध्यक्ष
 अपना सहयोग देंगी।
 उपस्थित महिलाओं द्वारा जायका परिषदाध्यक्ष
 के प्रतिनिधि के साथ चर्चा उपरान्त निम्नलिखित
 प्रस्ताव पारित किया गया।

प्रस्ताव - 1 -
 जायका स्वयं सहायता समूह अपनी
 आजीविका को बढ़ाने के लिए सीरा बनाने का कार्य
 करेगी। समूह की सभी महिलाओं ने इस कार्य
 में अपनी रुचि दिखाई। जायका परिषदाध्यक्ष समूह
 सदस्यों को सीरा निर्माण उसके स्व-स्वयं रूप
 में कार्य की उपलब्धता से सम्बन्धित प्रशिक्षण
 देगा।

प्रस्ताव - 2 -
 सीरा बनाने की जातिविधि में बनाए
 गए "विजनेस प्लान" को आधार मानते हुए समूह
 पूजा लागत का अनुमान करेगा तथा 15 प्रशिक्षण
 शामिल है। परिषदाध्यक्ष
 द्वारा सहयोग के रूप में दिया जाएगा।

प्रस्ताव - 3 -
 सीरा निर्माण कार्य में कच्चा
 माल जैसे - गेहूँ, पानी, बिजली आदि में
 लगने वाली पूंजी समूह स्वयं वहन करेगा।

बैंक में लीज का इमावी पर सभी सदस्यों ने
 अपनी सहमति दी। सदस्यों का पता भी जमा किया
 गया है। बैंक में निम्नलिखित सदस्यों ने नाम
 दिया।

क्र.सं.	नाम	पता	हस्ताक्षर
1	हमा देवी	पुडुवट्ट	हमा देवी
2	सुवता देवी		Bhama
3	निर्मला देवी		Murugan
4	दीपिका देवी		दीपिका
5	सुधा देवी	दादर	Sudha
6	सरोज देवी		Saroj
7	सोनी देवी		Soni
8	लता देवी		Lata
9	अनाया देवी		Anaya
10	ANANYA		Anaya
11	SHUBHAM		Shubham
12	Lalit Kumar	दादर	Lalit
13	रम्य देवी		Ramya

अनुलग्नक- IV :: रिवॉल्विंग फंड की मांग के लिए प्रारूप

आजीविका सुधार के कार्यों का समर्थन - परिक्रामी निधि (Revolving Fund)
(तीन प्रतियों में तैयार होना है)

गाँव का नाम	::	घड़वाहन
VFDS/ BMC का नाम	::	बालासुन्दरी
कार्यकारी समिति की बैठक की तारीख	::	12-06-2021
एजेडा	::	1. 2.
कार्यकारी समिति सदस्यों की संख्या	::	8
प्रतिभागियों की संख्या	::	13

कार्यकारी समिति की बैठक के कार्यवृत्त की कॉपी विधिवत स्व-संग्रह है।

हमारे गाँव की CD&LI योजना के अनुसार, गाँव VFDS/ BMC उपसमिति के, उपयुक्त अधिकारियों द्वारा विधिवत अनुमोदित उनके अनुमोदन पत्र दिनांक 12.06.21 को जीपी प्रेरक/ वार्ड फेसिलिटेटर और FTU समन्वयक के परामर्श से, गाँव/ VFDS/ BMC-उपसमिति की कार्यकारी समिति CD&LI फंड की आवश्यकता से संबंधित मामला - सामुदायिक विकास गतिविधियों के पूरक - Revolving fund for IGA पर चर्चा की गई है और बैठक में विचार-विमर्श किया गया है।

विचार-विमर्श और चर्चा के बाद, कार्यकारी समिति ने सहमति व्यक्त की है और पात्र SHG को उपलब्ध कराने के लिए परियोजना से परिक्रामी निधि (Revolving Fund) उपलब्ध कराने का प्रस्ताव किया है ताकि वे स्थायी आजीविका के माध्यम से SHG सदस्य अपने सामाजिक-आर्थिक स्थिति में सुधार कर सकें।

क्रमांक	समूह का नाम	आजीविका का नाम	आजीविका करने वाले सदस्यों की संख्या	कुल फंड की आवश्यकता (₹.)	परियोजना से सहायता (₹.)	बैंक से सहायता (₹.)
1	जाग्रत स्वयं सहायता समूह	सिरा वनोद का कार्य	8	92000	35625	
2				प्रशिक्षण	35000	
				Revolving fund	100000	
				Total =	170625	

प्राधिकृत हस्ताक्षरकर्ताओं के नाम और हस्ताक्षर

1 Niemla Devi	<i>Latit Prasad</i>
3 छत्ता देवी	1 Mogh Singh
Bhanna	<i>पद्मा देवी</i> <i>(Pant)</i>

FTU के माध्यम से DMU को प्रस्तुत किया गया

श्री राजेश ठाकुर *Rho* Range Forest Officer
 एफटीयू अधिकारी का नाम और हस्ताक्षर सुनीता कुमारी *[Signature]*
 एफटीयू समन्वयक का नाम और हस्ताक्षर

अनुमोदित एवं स्वीकृत

[Signature]

DMU-Cum-D.F.O.
Mandi (H.P.)

DMU अधिकारी का नाम और हस्ताक्षर