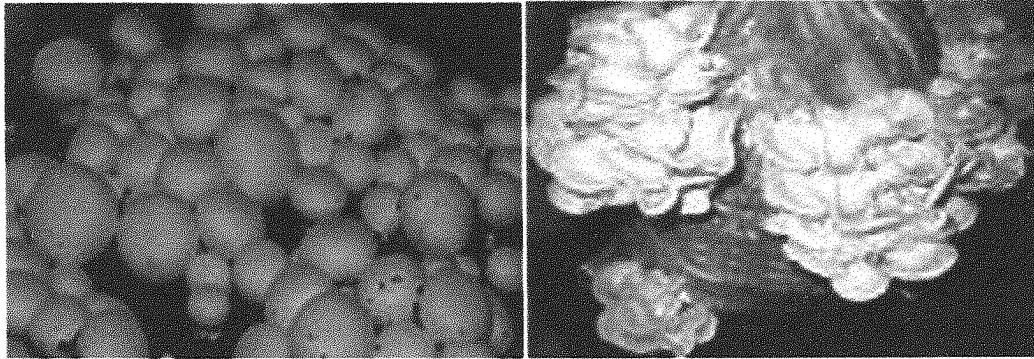


BUSINESS PLAN

INCOME GENERATING ACTIVITY – Mushroom Cultivation

By

Nabahi Mata- Self Help Group
Ward -Sakroha



SHG/CIG Name	::	Nabahi Mata
VFDS Name	::	Hari Om
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

2.1	SHG/CIG Name	::	Nabahi Mata
2.2	VFDS	::	Hari Om
2.3	Range	::	Mandi
2.4	Division	::	Mandi
2.5	Ward/Village	::	Sakroha
2.6	Block	::	Balh
2.7	District	::	Mandi
2.8	Total No. of Members in SHG	::	8- males
2.9	Date of formation	::	17/10/2020
2.10	Bank a/c No.	::	871613000094880
2.11	Bank Details	::	Gramin Bank Gagaj
2.12	SHG/CIG Monthly Saving	::	100
2.13	Total saving		8000 (till June 2021)
2.14	Total inter-lending		0
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

2. Beneficiaries Detail:

Sr. No	Name	Father/Husband Name	Age	Category	Income Source	Address
1	Krishan Kumar	Tulsi Ram	23	SC	Agri.	Sakroha
2	Parshotam	Jhanar	24	SC	Agri.	Sakroha
3	Chaman Lal	Ramu	24	SC	Agri.	Sakroha
4	Narender Kumar	Nokhu	21	SC	Agri.	Sakroha
5	Hem Singh	Late Sh. Shyam Lal	25	SC	Agri.	Sakroha
6	Anu	Late Sunku Ram	19	SC	Agri.	Sakroha
7	Bhupender Kumar	Amar Singh	20	SC	Agri.	Sakroha
8	Rahul	Bhim Singh	19	SC	Agri.	Sakroha

3. Geographical details of the Village

3.1	Distance from the District HQ	::	13 Km
3.2	Distance from Main Road	::	11 Km
3.3	Name of local market & distance	::	Nerchowk- 10 Km
3.4	Name of main market & distance	::	Mandi- 13 Km, Nerchowk-10 Km
3.5	Name of main cities & distance	::	
3.6	Name of places/locations where product will be sold/ marketed	::	Villages covered - Gagal, Nerchowk, Mandi & Sunder nagar

4. Executive Summary

The Group has decided initially to start with Button and Dhingri Mushroom Production. June July are more suitable for cultivation of mushroom.

250 Compost spawn added Bags will be purchased and fixed in hired/ rented room. Three tier wooden /Bamboo racks fitting, along with two Exhaust fans one for fresh air and other at the bottom to expel out the inner air will be installed. one ceiling fan to lower the room temperature and other (heat blower) to increase the room temperatures, one Dry and wet thermometers will be installed in the hall in order to maintain the required room temperature. The room will be washed and sanitized with formalin (5ml/liter) twice to thrice before loading the Bags. (August to April are best months for Button Mushroom and May to July for Dhingri mushroom cultivation). This Business plan has been prepared after having through discussions with the group.

The Group members will work 1hrs daily, half an hour in the morning and half an hour in the evening

5. Description of Product related to Income Generating Activity

1	Name of the Product	::	Cultivation of Button Mushrooms and Dhingri mushrooms in controlled environment.
2	Method of product identification	::	Has been decided by group members
3	Consent of SHG/ CIG / cluster members	::	Yes

6. Description of Production Planning

6.1	Production Cycle (75 days)	:	<p>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.</p> <p>The production cycle of one crop will be 75 Days.</p> <p>In a year four cycles of crop will be repeated as per detail below: -</p> <p>1st crop of Dhingri Mushroom (May to end of July).</p> <p>2nd crop of Button Mushroom (August to October =75 days)</p> <p>3rd crop of Button Mushroom, (November to January =75 days)</p> <p>4th crop of Button Mushroom (February to April = 75 days)</p>
6.2	Manpower required (No)	:	<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 bases will work for cleaning, moistening, temperature regulation etc.</p> <p>For next 31 to 75 days 4-person 3 hours for harvesting, caging 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. Compost making 4 persons will work for 2hours for 2 days. Labour work will be for total 706 hrs, if we divide it by 8(hours) it will be 88days and multiply it by wages rate of Rs 275/day</p>

			then the cost of labour comes out to be Rs 24200/-
6.3	Source of raw material	:	Horticulture Department, Palampur and Shimla district Of Himachal Pradesh. Generally all material are available in Sunder Nagar KVK
6.4	Source of other Resources.	:	-do-

7. Description of Marketing/ Sale

7.1	Potential market places/locations	::	Villages covered–Gagal, Nerchowk, Mandi & Sunder agar
		::	
7.2	Demand of the Product	::	Mushrooms are always in demand throughout the year.
7.3	Process of identification of market	::	Initially group will contact nearby villagers/households/institutions, vegetable retail sellers
7.4	Marketing Strategy		SHG members will directly sell and contact contact nearby villagers/households/institutions, vegetable retail sellers.
7.5	Product Slogan		Fresh Mushroom

8. SWOT Analysis

Sr.no	Detail/Items	Description
1	Strength	Produce is of high quality and Demand, growing cycles are short, and production will be throughout the year. Readymade Compost bag are available with Horticulture department For SHG Financial support Trainings and exposures will be Organized by JICA Forestry Project.
2	Weakness	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 high Risk bearing capacity
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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 (for 8 members):

Sr. No.	Particular	Numbers Quantity	Unit Cost (Rs.)	Total expenditure (Rs.)
A	CAPTIAL COST			
1	Construction of three tire wooden /Bamboo racks fitting	L/S	15000	15000
2	Installation of ceiling Fan	1	2500	2500
3	Installation of Exhaust fans	2	1500	3000
4	Room heat/ blower/	1	1500	1500
5	Dry and wet thermometer	1 Set	1000	1000
6	Weighing electronic machine	1	900	900
7	Hot plastic ceiling rod	1	800	800
8	Medium spray pumps	1	1800	1800
9	Set of sharp knives	1	75	75
10	Scissor	2	400	400
11	Trays/Basket	6	100	600
12	Crate	4	600	2400
13	Water Tank 1000 Ltr Including transportation charges	1	8000	8000
14	Water and electricity fitting material and charges	L/S	4000	4000
15	Miscellaneous	L/S	3000	3000
16	Total Capital Cost			44975
				Or say 45,000
B	RECURRING COST			
1	Cost of Rented room 1 Hall(As Mushroom growing Unit) Including elasticity charges @ Rs 1000/Month. (3 month)	Per month	1000	3000

	=			
2	Formalin		600	600
3	Labour charges	88 days	275	24200
4	Compost bags	275	90 per bag	22500
5	Packing material	L/S	-	3000
6	Transportation	L/S	-	1000
7	Electricity and water usage charges	Per month	1000	3000
8	Miscellaneous expenditure (stationary, bill book, receipt book, etc.)	L/S	-	1500
	Total B.			58800
	Total Project Cost (A+B)			1,03,800

C. Cost of Production (per cycle)		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	58800
2	10% depreciation annually on capital cost	375
	Total	59175

D. Selling price (per kg)					
Sr.No	Particulars	Unit	Quantity	Amount (Rs)	
1	Cost of production of Button mushroom	kg	1	95	59175/625
2	Market price	kg	1	150-200	
3	Expected selling Price	kg	1	150	

11. Analysis of Income and Expenditure (per cycle):

Sr.No	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	375
2	Total Recurring Cost	58800
3	Total Production per cycle	625 Kg
4	Production of compost per cycle	750 kg
5	Selling Price of Mushroom	150
6	Income generation from selling of Mushroom	625*150=93750
7	Selling Price of compost	10 Rs
8	Income generation from selling of compost	750*10= 7500
9	Total Income generation	1,01,250
10	Net profit (1,01,250 - 59175)	42,075
11	Gross Profit = Net Profit + Labour wages + Room rent	69275

12	Distribution of net profit	<ul style="list-style-type: none"> • Profit will be distributed equally among members monthly/yearly basis. • Profit will be used for further investment in IGA
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12. Fund requirement:

Sr.No	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	45000	33,750	11,250
2	Total Recurring Cost	58800	0	58800
3	Trainings	50000	50000	0
	Total	153800		

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:

Project support;	<ul style="list-style-type: none"> • 75% of capital cost will be supported by Project. • Upto Rs 1 lakh will be parked in the SHG bank account. • Trainings/capacity building/ skill up-gradation cost. • 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 machines/equipments 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 	

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.
- 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 have to pay the installments of the Principal amount on regular basis

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.

Group members Photos-





सहमति पत्र

आज दिनांक २-५-२०२१ को नवाही माता स्वयं सहायता समूह कि बैठक प्रधान श्री कृशान कुमार कि अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्वसहमति से निर्णय लिया गया कि आय बढ़ाने के लिए मशरूम बनाने का कार्य करने के लिए हिमाचल प्रदेश वन पारितंत्र प्रबंधन एवं आजीविका सुधार परियोजना (जायका परियोजना) से जुड़ने कि सहमति प्रदान करते हैं ।

Chamande
नवाही माता स्वयं सहायता समूह
गांव व डा० सकरोहा, तह बल
जिला मण्डी (हिमाचल)

समूह के सचिव के हस्ताक्षर


नवाही माता स्वयं सहायता समूह
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जिला मण्डी (हिमाचल)
समूह के प्रधान के हस्ताक्षर


सचिव
हरि और वन विकास समिति
सकरोहा, जिला मण्डी (हिमाचल)
VF&S Slap

नवाही माता स्वयं सहायता समूह की बैठक को गाई। बैठक को अध्यक्षता हरि औम वन विकास समिति के प्रधान श्री तुलसी राम जी के द्वारा की गई। यह बैठक वृक्षद्वारा के प्रांगण में हुई। इस बैठक में समूह के सदस्यों ने निर्णय किया कि वह अपनी आजीविका बढ़ाने के लिए मशरूम उत्पाद का कार्य करेंगे। इस कार्य को सुचारु रूप से चलाने के लिए जायका वन परियोजना अपना सहयोग देगा। उपस्थित सदस्यों द्वारा चर्चा उपरान्त निम्नलिखित प्रस्ताव पारित किया गया है।

प्रस्ताव नं 1 -

नवाही माता स्वयं सहायता समूह अपनी आजीविका बढ़ाने के लिए मशरूम उत्पाद का कार्य करेंगे। समूह के सभी सदस्यों ने इस कार्य को करने में अपना ह्वे दियेगा। जायका वन परियोजना समूह सदस्यों को मशरूम उत्पाद से सम्बन्धित प्रशिक्षण देगा।

प्रस्ताव नं - 2

मशरूम उत्पाद बनाने की गतिविधि में बनारस वन विलेख को आधार मानते समूह पूजा लागत का 25% बहन स्वयं करेगा। तथा 75% परियोजना द्वारा सहयोग के रूप में दिया जायेगा।

प्रस्ताव नं 3

मशरूम उत्पाद में उपयोग होने वाली सामग्री का समूह स्वयं बहन करेगा। बैठक में लिए गए प्रस्तावों पर समूह के सभी सदस्यों ने सहमति प्रदान की। समूह के सभी सदस्यों जायका परियोजना के सहयोग द्वारा कार्य को करने में सहमत हैं।

इस कार्य को करने में हरि औम वन विकास समिति की सहमति प्रदान है।

इसमें हरि ओम वन विकास समीति को कोई अ
 नही है।
 बैठक में निम्नलिखित सदस्यों ने प्राग लिया
 इस्ता एर

क्र०	नाम
1	श्री तुलसीराम
2	(2) श्री पूर्ण चन्द्र
	(3) श्री डाग्र राम
	(4) श्रीमती जानकी देवी
3.	(5) कृशन कुमार
	(6) नरेन्द्र कुमार
4.	(7) हेम सिंह
	(8) अनन्त
	(9) भूपेन्द्र कुमार
	(10) चम्मलाल
	(11) राहुल
1	(12) पशुलतम

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 5/10/2020
 Janta De
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AM
 Bhpendra

R
 Bhoen

क्रम

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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	::	सकरोटा
VFDS/ BMC का नाम	::	हरि ऊँ वन विकास समिति सकरोटा
कार्यकारी समिति की बैठक की तारीख	::	२-५-२०२१
एजेंडा	::	१. आजीविका बटौन के बारे - २.
कार्यकारी समिति सदस्यों की संख्या	::	१०
प्रतिभागियों की संख्या	::	१५

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

हमारे गाँव की CD&LI योजना के अनुसार, गाँव VFDS/ BMC-उपसमिति के, उपयुक्त अधिकारियों द्वारा विधिवत अनुमोदित उनके अनुमोदन पत्र दिनांक १.०५.२१ 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 (₹.)
१	नवाहीमाला	मशरूम	८	१५३८००	३३७५०	
२	स्वयं सहायता समूह			प्रतिभाग परिक्रामी निधि	५००००	
				कुल =	१०००००	
					१६३७५०	

प्राधिकृत हस्ताक्षरकर्ताओं के नाम और हस्ताक्षर

<p>SHG</p> <p>1</p> <p>Kejri</p>	<p>VFS</p> <p>2</p> <p>Turki Khan</p>
<p>3</p> <p>Javender Ka.</p>	<p>4</p> <p>Anand Singh</p>
<p>Prasanna Kumar</p>	<p>5</p> <p>10/2/14</p>

FTU के माध्यम से DMU को प्रस्तुत किया गया

श्री राजेश ठाकुर Range Forest Officer सुनीता कुमारी

एफटीयू अधिकारी का नाम और हस्ताक्षर एफटीयू समन्वयक का नाम और हस्ताक्षर

अनुमोदित एवं स्वीकृत

3 and

DMU Officer

Mandi (M.P.)

DMU अधिकारी का नाम और हस्ताक्षर