

REVISED BUSSNESS PLAN FOR BEE KEEPING original

INCOME GENERATING ACTIVITY – Food Processing(Bee Keeping)

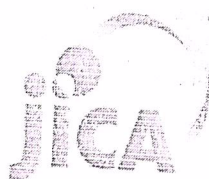
by

Shikarimata - Self Help Group



SHG/CIG Name	::	Shikari mata
VFDS Name	::	Karnala
Range	::	Nachan
Division	::	Nachan

Prepared Under –



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

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1. Description of SHG

1	SHG Name	::	Shikari Mata
2	VFDS	::	Karnala
3	Range	::	Nachan
4	Division	::	Nachan
5	Village	::	Karnala
6	Block	::	Gohar
7	District	::	Mandi
8	Total No. of Members in SHG	::	20- females(Badi making=10 member) (Bee Keeping=10 member)
9	Date of formation	::	
10	Bank a/c No.	::	33510115212
11	Bank Details	::	Co-op-Jachh
12	SHG/CIG Monthly Saving	::	100
13	Total saving		11000 (till August 2021)
14	Total inter-lending		--
15	Cash Credit Limit		--
16	Repayment Status		--

2. Beneficiaries Detail:

Sr. No	Name	Father/Husb and Name	Age	Category	Income Source	Address
1	Somavati	Lokesh Kumar	32	Gen.	Agriculture	Vill Karnala P.O. Jachh
2	Dasodha Devi	Bhadar Singh	38	Gen.	Agriculture	Vill Karnala P.O. Jachh
3	Ushama devi	Puran Chand	40	Gen.	Agriculture	Vill Karnala P.O. Jachh
4	Chandra Vati	Bodh raj	40	Gen.	Agriculture	Vill Karnala P.O. Jachh
5	Sumitra Devi	Bhadar Singh	37	Gen.	Agriculture	Vill Karnala P.O. Jachh
6	Meena kumari	GopalKrishan	27	Gen.	Agriculture	Vill Karnala P.O. Jachh
7	Hina Kumari	Chetan Thakur	24	Gen.	Agriculture	Vill Karnala P.O. Jachh
8	Dayavanti	Denesh kumar	29	Gen.	Agriculture	Vill Karnala P.O. Jachh
9	Lila devi	Prem Chand	40	S.C.	Agriculture	Vill Karnala P.O. Jachh
10	Disha Kumari	Dhan Dev	25	S.C.	Agriculture	Vill Karnala P.O. Jachh

3. Geographical details of the Village

1	Distance from the District HQ	::	48 Km
2	Distance from Main Road	::	0 Km
3	Name of local market & distance	::	Chailchowk- 19 Km
4	Name of main market & distance	::	Sundernagar- 47 Km, Mandi- 48Km
	Name of main cities & distance	::	
6	Name of main cities where product will be sold/ marketed	::	Sundernagar, Mandi

4. Executive Summary

Honey farming income generation activities has been selected by Shikarimata self help group. This IGA will be carried out by ten ladies by this SHG. This activity is being already done by maximum ladies of this group. This business activity will be carried out whole year by group member. The process of honey production takes around 75 to 90 days. 3Kg of honey will be obtained of one box. The selling price of 1Kg of honey will be around Rs.400-500 per Kg.

5. Description of Product related to Income Generating Activity

1	Name of the Product	::	Honey
2	Method of product identification	::	This activity is being already done by maximum SHG ladies for their own domestic use. This activity has been decided by group members.
3	Consent of SHG members	::	Yes

6. Description of Production Processes

- Group will process honey prepared by honey bees. This business activity will be carried out whole year by group members.
- The process of honey/Bee farming is 75 to 90 days. Production process includes cleaning of box harvesting of honey and packing in glass jar.
- Initially group will obtained 1.50Qtl.honey in every three month and in future group will obtained as per demand and will also make other product which follow same process i.e wax,honey and B.venom.

7. Description of Production Planning

1	Production Cycle (in days)	::	75-90 days
2	Manpower required per cycle (No.)	::	10 Ladies
3	Source of raw materials	::	Adjoining forest/ farmers field& orchards flowers.
4	Source of other resources	::	Medicinal flowers in the forest
5	Quantity required per cycle (Kg)	::	3 Kg. every 75 to 90 days per box
6	Expected production per cycle (Kg)	::	3 Kg. per box total 1.50 Qtl. Every 75-90 days duration.

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	Honey Boxes	50 No	-	1.50 Qtl.every 75-90 days	Rs.400-500	Rs.60000-75000	-

8. Description of Marketing/ Sale

1	Potential market places	::	Chail Chowk , Sundernagar, Mandi
2	Distance from the unit	::	Chail Chowk-19 KM, Sundernagar-47KM and Mandi-48 KM
3	Demand of the product in market place/s	::	Daily demand, high demand in winter season and pharmacy.
4	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.
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 ,1/2Kg &250 grams packaging.
6	Product branding		At SHG level product will be marketed by branding 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
- Bee keeping process is simple
- Proper packing and easy to transport
- Product shelf life is long

❖ Weakness –

- Effect of temperature, humidity, in flowering season.
- 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 flowering 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 harvesting of honey by machine .
- Some group members will involve in Production process.
- Some group members will involve in Packaging and Marketing.

11. Description of Economics:

B. RECURRING COST				
Sr.no	Particulars	Unit	Quantity	Price Total Amount (Rs)

B. RECURRING COST				
Sr.no	Particulars	Unit	Quantity	Price Total Amount (Rs)

1	Labour (will be done by SHG members)	-	-	-	-
2	Packaging material	90 days	1.50 Qtl.	400-500	300
3	Transportation	90 days	1.50 Qtl.	L/S	500
4	Other (stationary, electricity, water bill, machine repair)	90 days	-	1000	1000
	Recurring Cost				1800
Total Recurring Cost B = (Recurring cost- Labour cost) as work/labour will be done by SHG members.					1800

C.	Cost of Production (Monthly)	
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	1800
2	10% depreciation annually on capital cost	18090
	Total	19890

D.	Selling Price calculation (per cycle)				
Sr.No	Particulars	Unit	Quantity	Amount (Rs)	
1	Cost of Production	Kg	1	400to500	It will decrease as the quantity of production Increase
2	Current market price	Kg	1	400to500	
3	Expected Selling Price by SHG	Rs	1	400-500	

12. Analysis of Income and Expenditure (90 days)

Sr.No	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	18090
2	Total Recurring Cost	19890
3	Total Production every three month(Kg)	1.50 Qtl. (quantity)
4	Selling Price (per Kg)	400to500 average 450
5	Income generation (400to500)	(yearly 270000)
6	Net profit	87100
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	180900	135675	45225
2	Total Recurring Cost	19890	-	2000
3	Trainings/capacity building/ skill up-gradation	-	-	-
	Total	200790	135675	47225

Note-

- **Capital Cost** - 50% 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 Bee Keeping Boxes, Honey Processing Machine and Smoke provider other equipments. • Rs 1 lakh as revolving will be parked in the SHG bank account. • Trainings/capacity building/ skill up-gradation cost. 	Procurement of machineries/equipment will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none"> • 50% 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

In this process breakeven will be achieved after one year selling wool, FYM and mature sheep.

17. Other sources of income: Nil

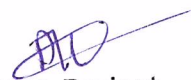
18. Bank Loan Repayment - If the loan is availed from bank it will be in the form of cash credit limit and for CCL there is not repayment schedule; however, the monthly saving and repayment receipt from members should be routed through CCL.


- 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


SMS JICA Project
Nachan Forest Division.


FTU-cum-R.O. Nachan
Ranore Forest Office
Gohar.


DMU- cum
Divisional Forest Officer,
Nachan Forest Division,
Gohar.