

BUSINESS PLAN
KYTLING SELF HELP GROUP
INCOME GENERATION ACTIVITY CULTIVATION, HARVESTING AND SALE OF
TRADITIONAL MATAR, ROASTED BARLEY AND SEA BUCKTHORN PRODUCTS

SHG Name	Kytling
BMC Name	Kaza
Sub Committee	Keuling/kawang
Range	Kaza
Division	Spiti

Prepared Under-

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

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1. Description of SHG

The Kytling Self Help Group was formed in the year 2022 under Kaza BMC and Keuling/kawang sub committee to provide Livelihoods Improvement Support by up grading skill capacities. Under Kaza BMC, Keuling/kawang subcommittee, three SHGs have been formed for implementing livelihood Improvement activities. One of these is “Kytling SHG” . that has opted food processing(Cultivation, harvesting and sale of traditional matar, roasted barley and sea buckthorn products) as their income generation activity. Group members belong to a weaker section of society and have less land holdings. To raise their socio economic conditions, they decided to work on their traditionally and naturally available plant Sea buckthorn products manufacturing and cultivation, harvesting and sale of traditional matar and roasted barley




SHG GROUP PHOTOGRAPH



•	SHG Name	Kytling
•	BMC	Kaza
•	Sub Committee	Keuling/Kawang
•	Range	Kaza
•	Division	Spiti
•	Village	Keuling / Kawang
•	District	Lahaul & Spiti
•	Total No. of Members in SHG	(Females-11)
•	Date of formation	10/10 /2022
•	Bank a/c No.	50075178279
•	Bank Details	KCC Bank, Kaza
•	SHG Monthly Savings	100/-
•	Total savings	5000/-
•	Total inter-loaning	--
•	Cash Credit Limit	--
•	Re payment Status	--

2. Beneficiaries Details:

Sr. No	Name of the SHG Members	Designation	Gender	Category	Income Source	Photographs
1.	Padma Chhodon	President	Female	ST	Agri.	
2.	Ankit Dolma	Secretary	Female	ST	-Do-	
3.	Dhundup Lamo	Cashier	Female	ST	-Do-	
4.	Norzin Angmo	Member	Female	ST	-Do-	
5.	Kalzang Dolma	Member	Female	ST	-Do-	
6.	Lobzang Dolkhar	Member	Female	ST	-Do-	
7.	Chhering Bulith	Member	Female	ST	-Do-	
8.	Chhamchot Dolkhar	Member	Female	ST	-Do-	

9.	Santosh kumari	Member	Female	ST	-Do-	
10.	Ankit Bulith	Member	Female	ST	-Do-	
11.	Chhumit Dolma	member	Female	ST	-Do-	

3. Geographical detail of the Village

1	Distance from the District HQ	08K
2	Distance from Main Road	1 Km.
3	Name of local market & distance	9-10 Km
4	Name of main market & distance	Kaza Main market , Distance- 09 Km.
5	Name of main cities & distance	
6	Name of main cities where product will be sold/marketed	Main city kaza and adjoining districts

4. Executive summary Kytling SHG:-

The Kytling SHG falls under Keuling/Kawang Sub-Committee of Kaza BMC under Kaza Range under Spiti wild life Division (DMU).

Kytling SHG has opted Food processing (including cultivation and harvesting of matar and sea buckthorn products) as their income generation activity. This IGA will be carried out by all members of this SHG. This business activity will be carried out during crop season i.e. April to October by group members.

Processes involved in cultivation and harvesting of Kala Matar :

- Preparation of fields which include beds formation, moistening the soil, ploughing the fields etc.
- Procurement of raw material i.e. seed
- Sowing of seeds (in month of april)
- Again ploughing of fields after sowing.
- Weeding, if unwanted growing's are there on fields.
- Post sowing treatment and care that include watering, manuring etc.
- Harvesting (in the month of September) at the time the crop is ready has attained harvesting stage.
- Taking out peas and separating them from its peel.
- Packaging and storage.

Sea buckthorn products:

- The berries and leaves will be collected from the plants in the adjoining forest areas
- Then the berries and leaves will be stored in cool, dry and clean place (the storage room is owned by the SHG itself).
- Then as per the different categories of products particular procedure will be followed like for Sea buckthorn tea the berries and leaves will be dried and packed in 100gm and 150 gm packets accordingly

Description of products related to Income Generating Activity.

4.1	Name of the Product	::	Food processing(including cultivation and harvesting of matar and sea buckthorn products manufacturing)
4.2	Reason for opting particular product	::	The product is unique because of its geographical characteristics as it is being found dominantly in this area and the locals need to promote its cultivation and marketing.
4.3	Consent of SHG/CIG/ Cluster	::	Yes

Description of Production Processes

Processes involved in this particular IGA. These are

For Matar:

- Pre sowing treatments done to fields like ploughing, preparation of beds etc.
- Sowing of seeds.
- Post sowing Treatments to fields like ploughing.
- Agricultural field operations like weeding, maturing, watering, etc
- Then harvesting of the crop
- Packaging and storage

Sea buckthorn products:

- The berries and leaves will be collected from the plants in the adjoining forest areas
- Then the berries and leaves will be stored in cool, dry and clean place (the storage room is owned by the SHG itself).
- Then as per the different categories of products particular procedure will be followed like for Sea buckthorn tea the berries and leaves will be dried and packed in 100gm and 150 gm packets accordingly

5. Description of Production Planning:

6.1	Production Cycle (4 months for matar)	::	The detailed processes involved in cultivation and harvesting of Kala Matar till packaging will take around 5-6 months, as this is based on agricultural field operations and depends on natural factors like soil, rain water etc. For sea buckthorn products: Collection, drying, processing and packing will take around 3 months
6.2	Man power required (No.)	::	All the group members will be working collectively in all the processes right from the sowing till harvesting and then packaging.
6.3	Source of raw material	::	JICA forestry project
5	Quantity required per cycle (Kg)		100 kg seed and approximately 440 kg manure
6	Expected Production per cycle (Kg)		Approximately 200-250 kg of crop.

6. Requirement of raw material and expected production

Sr. no	Raw Material (kg)	Time	Amount Rs/kg	Total
1	100kg seed	4 months	150/kg	15,000/-
2.	440kg manure (vermi-compost)		70/kg	30800/-

7. Description of Marketing/Sale

1	Potential Market Places	::	Kaza main market adjoining districts.
2	Distance from unit	::	Kaza division=2kms,
3.	Demand of the Product in Market		High in demand as it is quite unique plant with high nutritional value and organically cultivated.
4.	Process of Identification of Market	::	Group members, according to their production potential and demand in market,
5.	Impact of seasonality on Market.	::	The sowing and harvesting is totally dependent on the natural factors.
6.	Marketing strategy of the Product.	::	The SHG will sell the processed products under him tradition labeling (packing and labeling provided by the JICA project) and will sell their products on their own.
7.	Product Branding.	::	Product will be marketed by him tradition at JICA project's end and will be marketed by SHG online and offline on their own.

8. SWOT Analysis

Sr. no	Detail/Items	:	Description
1.	Strength	::	<ul style="list-style-type: none"> All group members are like minded, well adapted to local and social environment. Produce is of high quality and in high demand, Proper packing and easy to transport. For SHG Financial Support Trainings and exposures Will be organized by JICA Forestry Project.
2.	Weakness	::	<ul style="list-style-type: none"> The crop is seasonal and mainly depends on natural factors. Highly labor intensive work.

3.	Opportunity	::	<ul style="list-style-type: none"> • Demand is high and return is high. • Location of markets as it attracts huge amount of tourists which is also self advertising in itself. • The unique and medicinal properties of product as it suits to all age groups.
4.	Threats	::	As the crop depends on natural factors availability of water, becomes an issue to worry.

9. Description of Management among the 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, grading and separating of raw material, preparation of flavors etc.
- Some group members will involve in Production process.
- Some group members will involve in Packaging and Marketing.

10. Description of Economics of the Project.

A. CAPITALCOST				
<u>Sr. No.</u>	<u>Particular</u>	<u>Qty.</u>	<u>Unit Price</u>	<u>Amount</u>
1.	Seed (Matar)	100kg	150/kg	15,000/-
2.	Pointed Rake (11pcs)	11	700/piece	7,700/-
3.	Manure (vermi compost)	440 kg	70/kg	30,800/-
4.	Shovel(11pcs)	11	500/piece	5,500/-
5.	Power tiller	1 piece	45,000/-	45,000/-
	Total			1,04,000/-

C. <u>Cost of Production (yearly)</u>		
<u>Sr. No</u>	<u>Particulars</u>	<u>Amount(Rs)</u>
1.	Matar seed	15,000/-
2.	Manure (vermi compost)	30,800/-
3.	Electricity	10,000/-
4.	Packaging material	5,000/-
	Total	60,800/-

D. <u>Total recurring cost</u>		
<u>Sr. No</u>	<u>Particulars</u>	<u>Amount(Rs)</u>
1.	Packaging material	5,000/-
2.	Electricity	10,000/-
3.	Total	15,000/-

11. Fund requirement

<u>Sr.No</u>	<u>Particulars</u>	<u>Amount(Rs)</u>	<u>Project Contribution (75%)</u>	<u>SHG Contribution (25%)</u>
1	Total capital cost	1,04,000	78,000/-	26,000/-
2	Total Recurring Cost	15,000/-		
3	Training/capacity building/skill up-gradation			
	Total	1,19,000/-		

Note-

- **Capital Cost**–Total capital cost of the group is Rs 1,04,000/-, out of which 25% (Rs 26,000) will be contributed by the group itself and the remaining 75% (Rs 78,000) will be provided by the JICA forestry project.
- **Recurring Cost**-To be borne by the SHG
- **Training/capacity building/ skill up-gradation - Sources of fund:**

Project support	<ul style="list-style-type: none"> • 75% of capital cost will be utilized for purchase of equipments and raw material. • Rs 1 lakh as revolving fund have parked in the SHG bank account. • Training/capacity building/skill up-gradation cost. 	Procurement of machinery/equipment will be done by respective DMU/FCCU after following all nodal formalities.
SHG contribution	<ul style="list-style-type: none"> • 25%of capital cost to be borne by SHG, this include cost of materials and machinery. • Recurring cost to be borne by SHG 	

12. Training/capacity building/skill up-gradation

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

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

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

13. Other sources of income:

The group another approach is to increase their value addition in the making of local pickles

14. 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 no re payment 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.
- Inter m loans, the repayment must be made as per the repayment schedule in the banks.

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

Some key indicators for the monitoring areas:

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

SHG AGREEMENT LETTER

समूह का सहमति पत्र

आज दिनांक 24/07/2023 को 1702 स्वयं सहायता समूह की बैठक की गई। बैठक प्रधान श्रीमती पद्मा की अध्यक्षता में हुई। जिसमें समूह के सभी सदस्यों ने सर्वसहमति से यह निर्णय लिया कि समूह की आय को बढ़ाने के लिए " काला मटर " का कार्य करेगी और आजीविका सुधार योजना (JICA) से जुड़ने की सहमति प्रदान करते हैं।

Padma Choudhan
प्रधान

स्वयं सहायता समूह

Ankur Dalmia
सचिव

स्वयं सहायता समूह

[Signature]
Division Forest Officer
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