



**BUSINESS PLAN**  
**on**  
**INCOME GENERATION ACTIVITY**  
**Badi Making**  
**by**  
**Aadarsh-Self Help Group**



SHG/CIG	:: Aadarsh
VFDS	:: Jakhori Pujarli
Range	:: Saraswati Nagar
Division	:: Rohru

**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	Aadarsh
2.	VFDS	Jakhor Pujarli
3.	Range	Saraswati Nagar
4.	Division	Rohru
5.	Village	Ram Nagri
6.	Block	Jubbal
7.	District	Shimla
8.	Total no. of members in SHG	11
9.	Date of formation	16-02-2024
10.	Bank a/c No. & IFSC Code	45410102946, HPSC0000454
11.	Bank details	HP State Co-operative Bank, Branch Mandal
12.	SHG/CIG monthly savings	100/-
13.	Total saving	1250/-
14.	Total inter loaning	--
15.	Cash Credit Limit	-
16.	Re payment status	-

## 2. Beneficiaries Detail:

S.no.	Name	M/F	Father/Husbandname	Category	Designation	Contactno.
1	Nisha Sharma	F	Lt. Sh. Hzari Nand Sharma	General	President	7807256115
2	Chandni Sharma	F	Sh.Lalit Sharma	General	Secretary	7018259139
3	Seema Sharma	F	Sh. Dev Raj Sharma	General	Cashier	9805573363
4	Krishna Sharma	F	Sh. Kewal Ram Sharma	General	Member	8219362602
5	Raksha Sharma	F	Sh. Bihari Lal Sharma	General	Member	9418680035
6	Sulochna Sharma	F	Lt. Sh. Sadi Ram Sharma	General	Member	9459803012
7	Promila Sharma	F	Sh. Kesar Singh Sharma	General	Member	9805937577
8	Basanti Sharma	F	Sh. Umesh Sharma	General	Member	9418502960
9	Kiran Sharma	F	Sh. Divender Sharma	General	Member	7807602195
10	Raksha Sharma	F	Sh. Vipin Lal Sharma	General	Member	9418518790
11	Minakshi Sharma	F	Sh. Banit Sharma	General	Member	9015488028

## 3. Geographical details of the Village

1	Distance from the District HQ	120 Km
2	Distance from Main Road	2Km
3	Name of local market & dstance	&Km
4	Name of main market & distance	&Km
5	Name of main cities & distance	Km, Km
6	Name of main cities where product will be sold/ marketed	

#### **4.Executive Summary**

Badi/Papad making income generation activity has been selected by Nari Shakti SelfHelp Group. This IGA will be carried out by all ladies of this SHG. Badimaking 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 house hold use. Now the group want to make this activity as their livelihood by using the modern equipment and manufacturing these articles in alarge scale for commercial purpose sothat they can enhance their income .This business activity will be carried out whole year by the group members.

Badi of Moong, Maah, Masaretc. 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 3to5days.

For preparation of 1kg badi, approximately 1.25- 1.50 Kg of daal andaround 150-200gramofmasala(Kaalimirch,badielaichi,Ajwain,Jeeraetc)arerequired.Productionproc essincludesprocesslikecleaning,washing,soaking,grinding,mixing,dryingetc. Initially groupwill manufacture Badi but in future group willmanufacture other products which follow same process. Product will be sold directlyby group or indirectly through retailers and whole sellers of near market initially. Sellingpriceof1KgofBadiwillbearound250-260perKg.

## 5. Description of Product related to Income Generating Activity

1	Name of the Product	::	Mash badi, Moong 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 SHG agreed to adopt Badi making initially and later on more product of similar process will be added.
3	Consent of SHG/CIG/cluster members	::	All SHG members are agreed and passed resolution with all consent.

## 6. Description of Production Processes

- Group will make badi of moong, maah, masar daal and danthal (arbi pata). This business activity will be carried out whole year by group members.
- The process of making badi takes around 3 days.
- 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).
- Initially group will manufacture 220 kg badi 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.
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)	::	4.5-5 Kg masala for Badi.
6	Expected production per cycle (Kg)	::	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	

## 8. Description of Marketing/Sale

1	Potential market places/locations	Village covered-Digli
	Distance from the unit	7 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 /Wholesaler. Initially product will be sold in near markets.
4	Marketing Strategy	At CIG/SHG level product will be marketed by branding CIG/SHG. Later this IG may require branding at cluster level
5	Product branding	Sarojani Bags
6	Product "Slogan"	"A product of SHG Sheeta"

## 9.SWOTAnalysis

### ❖ Strength–

- ActivityisbeingalreadydonebysomeSHGmembers
- Rawmaterialeasilyavailable
- Manufacturingprocessissimple
- Properpackingandeasytotransport
- Productshelflifeislong

### ❖ Weakness–

- Effectoftemperature,humidity,moistureonmanufacturingproces  
s/product.
- Highlylaborintensivework.
- Inwinterandrainyseasonproductmanufacturingcyclewillincrease

### ❖ Opportunity-

- Highdemandinfestiveandmarriageoccasion
- Locationofmarkets
- Daily/weeklyconsumption andconsumebyallbuyersinallseasons

### ❖ Threats/Risks–

- Effectoftemperature,moistureattimeofmanufacturingandpackagingpartic  
ularlyinwinterandrainyseason.
- Suddenlyincreaseinpriceofrawmaterial
- Competitivemarket

### DescriptionofManagementamongmembers:-

By mutual consent SHG group members will decide their role and responsibility to carry outthework.Workwillbedividedamongmembers according to their mental and physicalcapabilities.

- Some group members will involve in Pre-Production process (i.e-  
procuringofrawmaterialetc)
- SomegroupmemberswillinvolveinProduction process.
- SomegroupmemberswillinvolveinPackagingandMarketing.



**10. Description of Economics:**

<b>A.</b>	<b>CAPITAL COST</b>			
<b>Sr.No</b>	<b>Particulars</b>	<b>Quantity</b>	<b>Unit Price</b>	<b>Total Amount (Rs.)</b>
1	Wet Grinder Machine(2HP)with Installation and Transportation up to site	2	20,000	40,000
2	Dry Grinder/Mixture(Heavy duty)1kg capacity	1	6,000	6000
3	Water tub(40-50ltr)	4	500	2000
4	Drum for storage-water,daal Raw material etc-(80-100ltr)plastic	3	1000	3000
5	Plastic sheets(eg-40*60inch)	5	200	1000
6	Plastic Mugs	5	100	500
7	Kitchen tools		LS	2000
8	Water strainer		LS	2000
9	Finished product storage almirah/racks	2	-	5500
10	Digital Weighing Scale Machine	2	1000	2000
11	PolySealing Table Top Heat Sealer Pouch Plastic Packaging Machines	1	2000	2000
12	Apron, cap, plastic hand gloves etc.	-	-	2000
13	Chairs, Table		LS	4000
	<b>Total Capital Cost (A)=</b>			<b>72,000</b>

11.B RECURRINGCOST					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Raw material(daal)	Kg/month	300	120	36,000
	Raw material (Meeda For papad )	Kg/month	400	20	8000
2	Rawmaterial (masala)	Kg/month	45	200	9,000
3	Rent	Month	1	1500	1500
4	Packagingmaterial	Month	-	1500	1500
5	Transportation	Month	-	800	800
6	Other(stationary, electricity,water bill, machinerepair)	Month	-	1200	1200
	RecurringCost				58,000
<b>Work/labourwillbedonebySHGmembers.</b>					

C. CostofProduction(Monthly)		
Sr.No	Particulars	Amount(Rs)
1	Total RecurringCost	58,000
2	10%depreciationannuallyoncapitalcost	7200
	<b>Total</b>	<b>65200</b>

D. SellingPricecalculation(percycle)					
Sr. No	Particulars	Unit	Qty	Amount(Rs)	
1	Cost of Production	Kg	1	50+190= 240	Itwilldecreaseasthe quantityof ProductionIncreases
2	Currentmarket price	Kg	1	150-180fo Papad and 300 for Badi	
3	Expected SellingPricebyS	Rs	1	180 for Papad and260 forBadi	

**11. Analysis of Income and Expenditure (Monthly):**

Sr.No	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	7200
2	Total Recurring Cost	58,000
3	Total Production per month (Kg)	Papad 200kg Badi 250kg
4	Selling Price (per Kg)	Seera 180 per kg Badi 260 per kg
5	Income generation (200×180) for Papad and (250×260) for Badi	Seera=200kg@180per=36000 Badi=250kg@260=65,000 Total=1,01,000
6	Netprofit (101000-58000)	43,000
7	Distribution of netprofit	<ul style="list-style-type: none"> <li>Profit will be distributed equally among members monthly/yearly basis.</li> <li>Profit will be utilized to meet recurring cost.</li> <li>Profit will be used for further investment in IGA</li> </ul>

**12. Fund requirement:**

Sr.No	Particulars	Total Amount (Rs)	Project Contribution	SHG Contribution
1	Total capital cost	72,000	54,000	18,000
2	Total Recurring Cost	58,000	0	58,000
3	Trainings/capacity building/skill up-gradation	50,000	50,000	0
	Total	1,80,000	1,04,000	76,000

**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

**13. Sources of fund:**

Project support;	<ul style="list-style-type: none"> <li>• 75% of capital cost will given by the project</li> <li>• Upto Rs1 lakh will be parked in the SHG bank account (as Revolving Fund).</li> <li>• Trainings/capacity building/skill up-gradation Cost will be born by the project.</li> <li>• 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.</li> </ul>	Procurement of machineries/equipment will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none"> <li>• 25% of capital cost to be borne by SHG</li> <li>• Recurring cost to be borne by SHG</li> </ul>	

**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:

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

## 15. Computation of break-even Point

=Capital Expenditure/selling price(perkg)-costof production(perkg)

=For Badi(72,000/(260-190)=1028kg

In this process break even will be achieved after selling 1028kg Badi. Therefore, break even will be achieved in 4-5 months.

## 16. Other sources of income:

Income from grinding Daal, of villagers/local people.

## 17. 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 amounts 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

## 19. Monitoring Method-

- Social Audit Committee of the VFDS will monitor the progress and performance of the GA and suggest corrective action if needed to ensure operation of the unit as per projection.
- SHG should also review the progress and performance of the GA of each member and suggest corrective action if needed to ensure operation of the unit as per projection.

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

**21GroupPhotograph:-**





Resolution-Cum-Group Consensus

It is decided in the General House Meeting of the Aadarsh Self Help Group Aadarsh held on dated 02-02-2024 at Mandal that our group will undertake the Racti / Papad Making as Livelihood Income Generation Activity under the Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted ).

	
President	Secretary
Aadarsh Self Help Group	
Ram Nagri G.P. Manal	

Signature of Group President

Signature of Group Secretary

**Business Plan Approval by VFDS**

.....Aakash Singh..... group <sup>Jakhor</sup> will undertake the Baeli/Papaal Marking as

Livelihood Income Generation Activity under the Project for Improvement of  
Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted ).

In this regard Business Plan of amount (Rs) 1,20,000..... has been submitted  
by this group on dated 08-02-2024 and this business plan has been  
approved by .....VFDS Jakhor Pujari

Business Plan with SHG resolution is being submitted to DMU through FTU  
for further action Please.

  
President  
Village Forest Dev. Society  
Jakhar-Pujari G.P. Mandal  
Teh. Jubbal Distt. Shimla H.P.

**Signature of VFDS President**

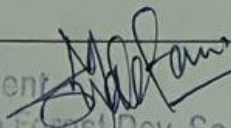
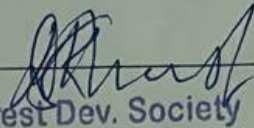
Thank You

  
Secretary  
Village Forest Dev. Society  
Jakhar-Pujari G.P. Mandal  
Teh. Jubbal Distt. Shimla H.P.

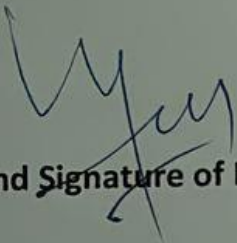
**Signature of VFDS Secretary**

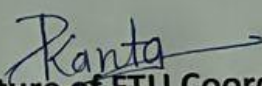


# Name and Signature of Authorize Signatories

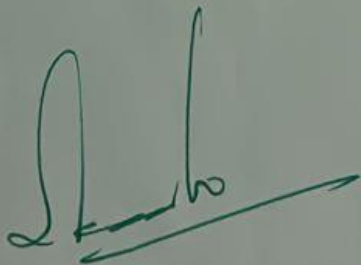
	 President Village Forest Dev. Society Jakhar-Pujarli G.P. Mandal Teh. Jubbal Distt. Shimla H.P.
	 Secretary Village Forest Dev. Society Jakhar-Pujarli G.P. Mandal Teh. Jubbal Distt. Shimla H.P.

Submitted to DMU through FTU

  
Name and Signature of FTU Officer

  
Name and Signature of FTU Coordinator

Approved

  
Name and Signature of DMU Officer

