

## BUSINESS PLAN

INCOME GENERATING ACTIVITY – Local Dishes

by

Maa Annapurna - Self Help Group



SHG/CIG Name	::	Maa Annapurna
VFDS Name	::	Burwa
Range	::	Manali
Division	::	Kullu

Prepared under:



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

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### 1. Introduction

Flavors of Manali is a culinary venture that aims to showcase the rich and diverse cuisine of the picturesque town of Manali in Himachal Pradesh. We will offer a unique cooking experience to locals and tourists, providing cooking classes, food tours, and catering services. Our focus will be on using locally-sourced ingredients, traditional recipes, and promoting sustainable practices. With a combination of culinary expertise, cultural immersion, and a passion for local flavors, Flavors of Manali aims to become a premier destination for food enthusiasts.

### 2. Background

Cooking center by Maa Annapurna SHG Burwa will be located at village Burwa. This center will provide excellent service and guide the customers about what suits them the best to provide them the product that mark the highest level of satisfaction and comfort for them.

### 3. Description of SHG/CIG

1	SHG/CIG Name	::	Maa Annapurna
2	VFDS	::	Burwa
3	Range	::	Manali
4	Division	::	Kullu
5	Village	::	Burwa
6	Block	::	Naggar
7	District	::	Kullu
8	Total No. of Members in SHG	::	10
9	Date of formation	::	6925000100045183
10	Bank a/c No.	::	PUNB0692500
11	Bank Details	::	Punjab National Bank Manali
12	SHG/CIG Monthly Saving	::	Rs 100/- (Total combined contribution of each Member)
13	Total saving	::	Rs 5000/- (Total combined contribution of each Member)
14	Total inter-loaning	::	--
15	Cash Credit Limit	::	--
16	Repayment Status	::	--

### 1. 4. Beneficiaries Detail:

Sr. No	Name	Father/Husband Name	Age	Category	Income Source	Address
1.	Ranjeeta Thakur	Devi Singh	39	Gen	Agriculture	Village Burwa PO Manali
2.	Deena Devi	Ghanshyam	44	Gen	Agriculture	Village Burwa PO Manali
3.	Shakuntla Devi	Puran Chand	32	Gen	Agriculture	Village Burwa PO Manali
4.	Manorma Devi	Anant Ram	49	Gen	Agriculture	Village Burwa PO Manali
5.	Poonam Devi	Ghanshyam	31	Gen	Agriculture	Village Burwa PO Manali
6.	Mamta Devi	Kamal Jeet	27	Gen	Agriculture	Village Burwa PO Manali
7.	Bhumi Devi	Bhag Chand	34	Gen	Agriculture	Village Burwa PO Manali
8.	Nisha Devi	Dola Ram	38	Gen	Agriculture	Village Burwa PO Manali
9.	Jai Dei	Yog Raj	40	Gen	Agriculture	Village Burwa PO

						Manali
10.	Neemu Devi	Chura Mani	39	Gen	Agriculture	Village Burwa PO Manali
11.	Urmila Devi	Hira Lal	40	Gen	Agriculture	Village Burwa PO Manali
12.	Savitra Devi	Lot Ram	33	Gen	Agriculture	Village Burwa PO Manali
13.	Rukmani Devi	Nand Lal	33	Gen	Agriculture	Village Burwa PO Manali
14.	Dimple Devi	Shiv Pal	28	Gen	Agriculture	Village Burwa PO Manali
15.	Ashmita Devi	Surya	24	Gen	Agriculture	Village Burwa PO Manali

#### 5. Geographical details of the Village:

3.1	Distance from the District HQ	::	54km
3.2	Distance from Main Road	::	1km
3.3	Name of local market & distance	::	Palchan (2km); Solang Nala (12km)
3.4	Name of main market & distance	::	Palchan (2Km)
3.5	Name of main cities & distance	::	Palchan (2km)
3.6	Name of places/locations where product will be sold/ marketed	::	Palchan (2km); Solang Nala (12km)

#### 6. Management

Cooking center by 10 women members and they will have individual cooking machines and will hire a room in the village to execute their plan and work in a collective manner. Before the start of the actual work in the center all the members will be imparted a short-term capsule course for training them in Cooking under some professional trainers.

#### 7. Primary Action Plan

The members of this SHG have very clear vision of this IGA and after careful and thoughtful discussion within the group decided to take up this activity for additional income. The members are doing this activity in isolation but now they have joined hands to venture into tothis activity at a bit larger scale and in a planned manner. The division of labour between the members have been planned carefully so that each and contributes towards strengthening the IGA and resulting the additional money into their pockets.

#### 8. Customers

The primary customers of our center will mostly be local people around village but later on this business can be scaled up by catering to nearby small townships.

## **9. Target of the center**

The center primarily aims at to provide unique modern and high-class cooking service to the residents of the village in particular and all other residents of nearby villages.

This center will ensure to become the most renowned cooking center with quality work in its area of operation in coming years.

## **10. The reason to start this business**

Due to the prior experience of the members of this SHG who are already doing same work here and there this IGA has been selected and therefore the SHG is starting this business. This is an effort to combine the skill of various members and scale up their activity to earn more livelihoods.

## **11. SWOT Analysis**

### **Strengths:**

**Unique Location:** Manali is a popular tourist destination known for its natural beauty and adventure activities, attracting a steady flow of visitors throughout the year.

**Local Cuisine:** The restaurant can capitalize on the traditional Himachali cuisine, offering authentic dishes that showcase the flavors and specialties of the region.

**Cultural Experience:** Manali has a rich cultural heritage, and the restaurant can provide a unique dining experience by incorporating local music, decor, and traditions.

**Sustainable Ingredients:** Manali's proximity to organic farms and local markets allows the restaurant to source fresh and sustainable ingredients, appealing to health-conscious customers.

### **Weaknesses:**

**Seasonal Demand:** Manali experiences seasonal fluctuations in tourism, with peak seasons during summer and winter. This may result in lower customer traffic during off-peak months.

**Reliance on Tourism:** The success of the restaurant may heavily depend on the tourist population, which could be unpredictable and subject to external factors such as weather conditions or political situations.

**Limited Local Customer Base:** Manali's local population might not be sufficient to sustain the restaurant's operations throughout the year, necessitating a strong focus on attracting tourists.

### **Opportunities:**

**Targeted Marketing:** Develop marketing strategies that specifically target tourists, including online promotions, partnerships with travel agencies, and leveraging social media platforms.

**Adventure Tourism:** Collaborate with adventure sports operators and offer specialized meal packages for tourists engaging in outdoor activities, such as hiking or skiing.

**Food Festivals and Events:** Participate in local food festivals or organize special events that celebrate the unique flavors of Himachali cuisine, attracting both tourists and locals.

### **Threats:**

**Competition:** Manali has a vibrant culinary scene, with numerous restaurants and eateries. The restaurant must differentiate itself through unique offerings, quality service, and a memorable dining experience.

**Seasonal Staffing:** Hiring and retaining skilled staff may be challenging during the off-peak seasons when tourism is slower. Proper planning and flexible staffing arrangements are crucial to ensure consistent service.

Infrastructure Limitations: Manali's infrastructure, including transportation and utilities, may face limitations during peak seasons, which can impact the restaurant's operations and service quality.

1. **12. Machinery, tools and other equipment's**

The traditional cooking along with the modern cooking will go hand in hand so that a value product is made available for marketing and making it competitive both in quality and price tag. Some of the items will be produced in traditional manner and others in mechanical manner depending upon the demand in the targeted area. The following machinery and tools need to be procured.

<b>A. CAPITAL COST</b>				
<b>Sr. No.</b>	<b>Particulars of machinery.</b>	<b>Quantity</b>	<b>Rate per unit</b>	<b>Total Amount</b>
1.	Commercial 4 Gas Burner Stove	01	12000	12000
2.	Commercial Barbeque Grill Set	1	8000	8000
3.	Recipe Book	2	800	800
4.	Cups and Plates	24	4000	4000
5.	Refrigerator	1	15000	15000
6.	Utensils, Tawa, Kadhai , Jugs	10	10000	10000
7.	Working table	6	1200	4800
8.	Plastic chairs	12	500	6000
9.	Commercial Gas Cylinder Dual	2	11000	11000
<b>Total capital cost</b>				<b>71600</b>

<b>B. Recurring cost</b>				
<b>Sr. No.</b>	<b>Particulars</b>	<b>Unit</b>	<b>Rate</b>	<b>Amount</b>
1.	Room Rent	Per month	1500	1500
2.	Water & Elec	Per month	1000	1000
3.	Ration	Per month	40000	40000
4.	Wear & tear	Per month L/S	1000	1000
<b>Total Recurring cost</b>		<b>43500</b>		

1. **13. Total production and sale amount in month**

Since it is an additional activity in the SHG apart from their routine household work the outcome will be proportionate to the working hours of each member. It is always better initially to keep the production on conservative side which can always be scaled up with passage of time and work experience. Therefore, it is presumed that group will produce Breakfast, Lunch and Dinner item per day as finally finished product and daily 20 Breakfast, 20 Lunch and 20 Dinner items can be made available for sale. Keeping in view this production rate of approximately 60 finished items will be ready for sale in one Day. As beginner the item rate on an average if presumed to be Rs. 150 each therefore the total income per month is worked as under:

Particulars	Total Amount (Rs.)	Project contribution (75%)	SHG contribution (25%)
Total capital cost	71600	53700	17900
<b>Recurring cost</b>			
10% depreciation on capital cost/ month	596	-	596
Other expenditure per month	43500	-nil-	43500
<b>Total</b>	<b>115100</b>		97796

Total sale in a month (60\*30\*150) = 270000

Total expenditure in first month (71600+ 43500) = 115100

However, an amount of rupees 53700 is the project support therefore for calculation purpose this amount can safely be deducted from the expenditure column and the net income can be re-cast again. More over the members of SHG will be doing the job collectively therefore their wages have not been taken into account. The net income at the end of the month is re-cast as under:

Capital cost			
Particulars	Amount	SHG contribution	
Capital cost	71600	17900	
<b>Recurring expenditure</b>			
i. i) 10% depreciation on capital cost per month	596		
i. i) Other expenditure on material cost etc.	43500		
Total	44096	44096	
<b>Net Profit</b>	<b>270000-44096=225904</b>		
<b>Total sale in 1st month</b>	<b>270000</b>		

#### 1. 14. Sharing of the profit

The members of SHG have mutually agreed with equal share will be paid to each member as income and the part of profit will be kept as emergency reserve in their bank account to meet up the future contingency, if any.

**15. Fund flow in the group:**

Sr.No.	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	71600	53700	17900
2	Total Recurring Cost	43500	0	43500
3	Trainings	45000	45000	0
	<b>Total outlay</b>	<b>160100</b>	<b>98700</b>	<b>61400</b>

**Note-**

- **Capital Cost** - 75% of the total capital cost will be borne by the Project
- **Recurring Cost** –The entire cost will be borne by the SHG/CIG.
- **Trainings/capacity building/ skill up-gradation** –Total cost to be borne by the Project

**16. Sources of funds and procurement:**

Project support;	<ul style="list-style-type: none"> <li>• 75% of capital cost will be utilized for purchase of machines.</li> <li>• Upto Rs. 1 lakh will be parked in the SHG bank account as a revolving fund.</li> <li>• Trainings/capacity building/ skill up-gradation cost.</li> </ul>	Procurement of machines 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>	

**17. 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-gradations proposed/needed:

- Team work
- Quality control
- Packaging and Marketing
- Financial Management

**18. 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 no 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 –**

- 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.

**Prepared by:** SHG members in consultation with DMU Theog, FTU Manali Forest Range and JICA staff.

**Group member photos:-**



Ranjeeta Thakur



Shakuntla



Manaorma devi



Rukmani Devi



Deemple Devi



Bhumi devi



Dina devi



Urmila devi



Poonam devi



Jaidevi devi



Nimu devi



Nisha Devi



Asmita devi



Mamta devi



Savita devi



## Resolution-Cum-Group-Consensus-Form

It is decided in the general house meeting of the group *Ma. Annapurna*  
Held on *11/03/22* at *Rexua* that our group will undertake the  
*Cooking* Livelihood income generation activity under the project for  
implementation of Himachal Pradesh Forest eco system management  
and livelihood (Jica assisted)

*Ranjana Thakur*

Signature of Group President

प्रधान  
सचिव  
"माँ अन्नपूर्णा समूह"  
कुआ

*Shakti Devi*

Signature of Group Secretary

सचिव  
"माँ अन्नपूर्णा समूह"  
कुआ

Signature of Resident VEDS

प्रधान  
ग्राम वन विभागीय समिति कुआ  
तहसील मनाली जिला कुल्लु हि.प्र.

Signature of FTU-Cum-RFO

Range Forest Officer  
Forest Range Mana

## Approval

Business plan *Cooking* of SHG/CIG *Ma Annapurna* VFDS/VMC *Burua*

Approved by divisional management unit cum Divisional Forest Officer Kullu on dated *10/09/2023*

*H.*  
DMU-cum DFO Kullu  
Kullu Forest Division Kullu

