

BUSINESS PLAN

INCOME GENERATING ACTIVITY – Local Dishes

by

Ajay pal - Self Help Group



SHG/CIG Name	::	Ajay pal
VFDS Name	::	Kothi
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 Ajay Pal SHG will be located at Village Kothi. This center will provide excellent service and guide the customers about what suits them the best to provide them the product that marks the highest level of satisfaction and comfort for them.

3. Description of SHG/CIG

1	SHG/CIG Name	::	Ajay pal
2	VFDS	::	Kothi
3	Range	::	Manali
4	Division	::	Kullu
5	Village	::	Kothi
6	Block	::	Naggar
7	District	::	Kullu
8	Total No. of Members in SHG	::	12
9	Date of formation	::	12/12/2023
10	Bank a/c No.	::	6925000100048977
11	Bank Details	::	PNB Palchan
12	SHG/CIG Monthly Saving	::	100
13	Total saving	::	24000
14	Total inter-lending	::	--
15	Cash Credit Limit	::	--
16	Repayment Status	::	--

4. Beneficiaries Detail:

Sr. No	Name	Name of Father/ Husband	Designation	Category	Age	Qualification
1.	Nisha devi	Vijay thakur	President	General	28	M.COM
2	Sheela	Khushal	Secretary	General	38	B.A
3	Khilla devi	Roop lal	treasure	General	35	8th
4	Anjali	Tirth ram	Member	General	24	+2
5	Parvati	Hari Singh	Member	General	40	10th
6	Banti	Madan lal	Member	General	39	+2
7	Sunita	Somdev	Member	General	34	+2
8	Durga	Vijay	Member	General	23	+2
9	Sunita	Kusum chand	Member	General	30	+2
10	Sibi devi	Jagdish	Member	General	36	8th
11	Sunita	Man chand	Member	General	31	+2
12	Nisha devi	Mohan lal	Member	General	33	10th

5. Geographical details of the Village:

3.1	Distance from the District HQ	::	65km
3.2	Distance from Main Road	::	1km
3.3	Name of local market & distance	::	Marri {2km} bhang{5km}
3.4	Name of main market & distance	::	Manali (10km)
3.5	Name of main cities & distance	::	Manali Mall road (10km)
3.6	Name of places/locations where product will be sold/ marketed	::	Mari , bangh , solang nala, manali

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 Himachal 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.

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.

A. CAPITAL COST				
Sr. No.	Particulars of machinery.	Quantity	Rate per unit	Total Amount
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
Total capital cost				71600

B. Recurring cost				
Sr. No.	Particulars	Unit	Rate	Amount
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
Total Recurring cost		43500		

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
Recurring cost			
10% depreciation on capital cost/ month	596	-	596
Other expenditure per month	43500	-nil-	43500
Total	115100		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
Recurring expenditure		
10% depreciation on capital cost permonth	596	
Other expenditure on material costetc.	43500	
Total	44096	44096
Net Profit	270000-44096=225904	
Total sale in 1st month	270000	

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
	Total outlay	160100	98700	61400

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">• 75% of capital cost will be utilized for purchase of machines.• Upto Rs. 1 lakh will be parked in the SHG bank account as a revolving fund.• Trainings/capacity building/ skill up-gradation cost.	Procurement of machines 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	

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 FTU, Manali Forest Range and JICA staff.

Photos of SHG

 <p>Nisha devi (president)</p>	 <p>Sheela devi (Secretary)</p>	 <p>Sibi devi</p>
 <p>Anjali</p>	 <p>Nisha devi</p>	 <p>Khilla devi</p>
 <p>Banti devi</p>	 <p>Durga devi</p>	 <p>Sunita devi</p>
 <p>Sunita</p>	 <p>Sunita</p>	 <p>Parvati</p>

Approval

Resolution-Cum-Group-Consensus-Form

It is decided in the general house meeting of the group ATAYPAL SHG

Held on 12/12/2023 at KOTHU that our group will undertake the Cooking (Local Dishes) livelihood income generation activity under the project for implementation of Himachal Pradesh Forest eco system management and livelihood (Jica assisted)

प्रधान Ajaya सचिव
अजय पाल स्वयं सहायता समूह
गांव कोठी, डा० पलघान,
सहो मनाली, जिला कुल्लू (हि०प्र०)
Signature of Group President

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Signature of Group Secretary

प्रधान Raj
ग्राम वन विकास समिति कोठी
ग्राम पंचायत पलघान
सहो मनाली, जिला कुल्लू (हि०प्र०)
Signature of Group President

Signature of ETU cum BFO
Range Forest Officer
Forest Range Manali

APPROVAL

Business Plan Cooking (Local Dishes) of SHG Ajay Pal VFDS Kothi approved by Divisional Management Unit cum Divisional Forest Officer Kullu on Dated 22/12/23

Raj
DMU- cum DFO Kullu,
Kullu Forest Division Kullu
DMU cum DFO
Kullu