



Income Generating Activity Beekeeping



Thakur- Common Interest Group

Self Help Groups Name of the Common Interest Group	::	Thakur Common Interest Group
Name of Village Forest Development Committee	::	Jeev Narayan Van Vikas Samiti Jan-1
FTU/Zone	::	Naggar
DMU/Division	::	Kullu
FCCU/FCCU circle	::	Kullu

Sponsored by <i>PIHPFEM&L</i>	Prepared by FTU Coordinator - Veer Singh Block Forest Officer-Rajiv Kumar Forest Guard-Gurmeet
--	---

Table of Contents

serial number	an account	back
1.	introduction	3
2.	Executive Summary.	3
3.	Self Help Groups Description of Common Interest Group	3-6
4.	Geographical description of the village	7
5.	Description of the product related to income generating activity.	7
6.	Production processes.	7-8
7.	Production plan	9
8.	Sales and Marketing	9-10
9.	SWOT Analysis	10-11
10.	A description of potential risks and measures to mitigate them.	11
11	Description of the economics of the project	12-14
12	guess	14-16
13	Summary of Economics	17
14	Benefit Cost Analysis	17-18
15	Fund Requirement	18
16	Calculating the Break-Even Point	19
17	Scheme for Loan Repayment	20
18	training	20
19	Comments.	21
20	Glimpses of photos during the discussion	22
21	c.i.g. Photograph of members	23

22	List of Self Help Group / Common Interest Group Rules	24-25
23	non-aggression pact	26

1. introduction

Himachal Pradesh which is situated in the lap of Western Himalayas. Which are famous for their natural beauty and rich culture. The climate of Himachal Pradesh is very wide, and many small rivers and valleys add to the beauty of the state. Among the 12 districts of Himachal Pradesh, Kullu district is famous for tourism and horticulture. Village Jana Gram Panchayat Jana Development Block is located in Kullu Tehsil and District Kullu in Himachal Pradesh. Village Jana is located at a distance of 36 km from Kullu headquarters. The main occupation of the people of the village is agriculture and horticulture. Beekeeping is done in the village, but the production is done in the traditional way. This leads to less income and production. These members need more information to overcome this problem. Therefore, by using proper training and modern equipment, maximum production can be increased.

Himachal Pradesh Forest Department Ecosystem Management and Livelihood Improvement Project informed about the formation of Jai Jeev Narayan Forest Development Committee in the village to work in groups to increase the means of livelihood. Common interest group was formed through the project. This group decided to take up beekeeping. Members joined this group of 15 and this group was named as "Thakur Common Interest Group".

Himachal Pradesh Forest Department Ecosystem Management and Livelihood Improvement Project decided to provide 100000/- as revolving fund along with training in beekeeping to "Thakur Common Interest Group".

In order to prepare a livelihood enhancement business plan of the same interest group, Veer Singh (FTU coordinator) Naggar range and Meena Ram and Sonia ward facilitator held frequent meetings with the members of the group and finalized this livelihood enhancement business plan with the help of Shri Tek Chand Forest Range Officer Naggar.

2. Self Help Groups Description of Common Interest Group

2.1	Self Help Groups Same group name	::	Thakur Common Interest Group
2.2	Manual of Management of Information Systems of Common Interest Groups	::	
2.3	Village Forest Development Committee	::	Jai Jeev Narayan Van Vikas Samiti Jana 1
2.4	Forest Zone Regional Technical Unit	::	Naggar
2.5	Forest Division Divisional Management Unit	::	Kullu
2.6	village	::	Go
2.7	Development Block	::	Naggar
2.8	district	::	Kullu
2.9	Total number of members in the	::	15

	same interest group		
2.1 0	Date of formation of the group	::	
2.1 1	Bank Name and Details	::	SBI Naggar
2.1 2	Bank Account No.	::	42566093670
2.1 3	Self Help Groups Monthly savings of the same interest group	::	100
2.1 4	Total Savings	::	1500
2.1 5	Total Intra-Debt	::	
2.1 6	Cash deposit limit	::	
2.1 7	Repayment Status		

Details of Thakur Equal Interest Group Members

<i>SO</i>	<i>name</i>	<i>post</i>	<i>lifetime</i>	<i>male genital organ</i>	<i>ability</i>	<i>cla</i>	<i>telephone</i>
1.	<i>Raghubir Singh</i>	<i>head</i>	32	<i>PO</i>	8th	<i>ordinary</i>	86290-64293
2.	<i>Karam Chand</i>	<i>member</i>	45	<i>PO</i>	12th	<i>ordinary</i>	98571-33446
3.	<i>Bhag Chand</i>	<i>member</i>	59	<i>PO</i>	8th	<i>ordinary</i>	86290-44009

4.	<i>Roop Red</i>	<i>member</i>	54	<i>PO</i>	8th	<i>ordinary</i>	88941-58060
5.	<i>Bal Krishna</i>	<i>member</i>	48	<i>PO</i>	<i>B.A.</i>	<i>ordinary</i>	98163-57793
6.	<i>Leela Kar</i>	<i>member</i>	45	<i>PO</i>	8th	<i>ordinary</i>	98163-25383
7.	<i>Dharam Chand</i>	<i>member</i>	34	<i>PO</i>	12th	<i>ordinary</i>	98161-13944
8.	<i>Diamond Red</i>	<i>member</i>	45	<i>PO</i>	12th	<i>ordinary</i>	98172-29856
9.	<i>Kuldeep</i>	<i>member</i>	39	<i>PO</i>	<i>B.A.</i>	<i>ordinary</i>	98165-84884
10.	<i>Jhabe Ram</i>	<i>member</i>	44	<i>PO</i>	8th	<i>ordinary</i>	98164-55977
11.	<i>royal prince</i>	<i>secretary</i>	29	<i>PO</i>	<i>B.A.</i>	<i>ordinary</i>	94590-83032
12.	<i>Furry Red</i>	<i>member</i>	42	<i>PO</i>	8th	<i>ordinary</i>	88949-43696
13.	<i>Manoj Kumar</i>	<i>member</i>	31	<i>PO</i>	10th	<i>ordinary</i>	88948-85682
14.	<i>Tejinder Thakur</i>	<i>member</i>	20	<i>PO</i>	12th	<i>ordinary</i>	98057-81025
15.	<i>Jagadesh Kumar</i>	<i>member</i>	29	<i>PO</i>	12th	<i>ordinary</i>	98570-22215

Geographical position of the village

3.1	Distance from District Headquarters	36 km
3.2	Distance from Main Street	26 km
3.3	Name and distance from the local market	Naggar, 14 km
3.4	Major Market Name & Distance	Manali, 25 6 km
3.5	Names of major cities where vandalism will be sold/marketed	Kullu, Patlikul, Naggar Mana, Manali and Bhuntar
3.6	Distance from major cities	Kullu 36 km, Patlikul 18 km, Naggar 15 km, Manali 25 km and Bhuntar 46 km

3.7	Any specific information of the village regarding the proposed income generating activity	Agriculture and Horticulture Beekeeping
3.8	Status of past and upcoming contacts	Frequent meetings are being held and information about beekeeping is being shared.

3. Description of product related to income generation activity

4.1	Product Name	Bee-keeping is already done.
4.2	Method of product identification	Some Members
4.3	Collective consent of members of common interest groups	Yes

4. Distribution of production processes

First of all, members of similar interest will be given training in beekeeping etc. through the project. After the training, the following process will be done by the group members in preparing the product:

- 4.1** In the group, 10 members will do the work of beekeeping.
- 4.2** All the members in the group will do the marketing in turn.

5. Details of planning for production

6.1	Production cycle (in months) Six months	➤ 30 kg
6.2	Worker requirement per cycle (number)	➤ 15 members

6. Marketing Sales Details

7.1	Potential marketing sites	Kullu, Patlikul, Manali
7.2	Distance from the unit	16 to 45 km
7.3	Demand for honey in Mandi site	Kullu, Patlikul, Manali
7.4	Market identification process	Based on the group's own capacity and local demand. <ul style="list-style-type: none"> • Creating a list of sellers • Contacting Sellers
7.5	Impact of weather on marketing	More demand in winter
7.6	Potential buyers of honey	Locals, urban people, outsiders
7.7	Potential consumers in the area	Renterers, jobseekers, outsiders
7.8	Marketing Mechanism of Honey	<ul style="list-style-type: none"> • Contact with shopkeepers • Own Sales Center • Stalls at fairs • Various Offices • Religious Places
7.9	Marketing Strategy of Honey	<ul style="list-style-type: none"> • wholesale trader • Parchoon traders • Agent 20-25 Subsidy • Promotions in local networks • Publicity in social media
7.10	Honey imprint determination	
7.11	Product Slogan	

7. Strength, Weakness, Opportunity and Challenge Analysis (SWOT Analysis)

8.1 Power

- Men are inclined to work.
- Already some beekeepers work.
- There are experienced members in the group.
- Beekeeping procedures are simple.
- Honey is easy to pack and carry.

8.2 Weakness

- Men also do agriculture and animal husbandry.
- Only 2-3 hours for work.
- Working in a group for the first time.
- Decrease in flowers due to temperature and humidity.

8.3 Opportunities

- The Himachal Pradesh Forest Department will provide support and funds from the Ecosystem Management and Livelihood Improvement Project.
- Training will increase efficiency and efficiency.
- There are men in the group.
- There is a demand for honey locally and in cities.
- Kullu and tourist places.

8.4 Challenge

- Not preparing good honey.
- Do not understand the market situation.
- Fear of enemies, insects and disease.
- Lack of flowers due to temperature and humidity

8. Economy details of the project

9.1 Non-Capital Expenditure

S.No.	an account	In Value (Rs.)
1	15 No. Honey boxes with bees (Rs. 5800 per box)	87000
2	15 No. Bee Val (15x130)	1950
3	15 No. Gloves (15x180)	2700
4	15 No. Sheet (15x30)	450
5	15 No. Feeder (15x70)	1050
6	15 No. Queen Gate (15x60)	900
7	15 No. Brush (15x85)	1275
8	15 No. Hive Tool (15x80)	1200
Total Capital Expenditure		96525

9. B- Recurring expenditure (in one cycle)

S.No.	an account	unit	Quantal	rate	Zodiac sign
1.	packing	Day period of 24 hour	1.5	-	1000
2.	Transportation	Day period of 24 hour	1.5	-	1000
3.	labour	Day period of 24 hour	L/S	-	2000
4.	Other expenses	Day period of 24 hour	-	-	2000
					4000

□□□ (1+2+3+4) Total recurring costs	4000
--	------

10.

Summary of Economy

S.No.	an account	Amount
1.	Total recurring costs	4000
2.	10% annual depreciation on capital expenditure	730
	total	4730

11.

guess

Calculation of Selling Price

S.No.	an account	unit	quantity	Amount
For a kilogram of honey				
1.	cost of production	number	1	100
	profit	number	1	600
	Market Price	Sankya	1	700

12.

Cost for Enterprise – Profit

Analysis (in one cycle)

S.No.	an account	unit	quantity	rate	Amount
1.	10% annual depreciation on capital expenditure (a)				9652

2.	Recurring Expenditure (b)				
2.1	honey				4000
	Yoga (b)				4000
3.	Total Production	kg	30		0
4.	Product Sales	kg	30		0
5.	Income from product sales	kg	30	700	18000
	Yoga ()				
6.	Total profit = C –(A + B) 18000- (9652+4000)= 4348				4348
7.	Gross Profit from sale of product (Total Profit – Rent + Wages) (4348-2000=2348)				

13. Self Help Groups Common interest group needs money

S.No	item	Total Expenses	Contribution by Project 50%	Contribution by Group 50%	Group needs credit
1.	Capital Expenditure	96525	48262	48262	0

2.	recurring expenditur e	2500	0	0	0
3.	Other Expenses	0	0	0	0
total		99025	48262	48262	0

**14.
Resources**

Group's Financial

S.No.	an account	Amount
1.	Assistance Fund provided for the project	99025
2.	Group's Internal Savings	1500
total		100525

**15. Profit/ Calculating Loss
Point Position (Break Even Point)**

Calculation of even dissecting point of honey

= 99025/180 486 Day period of 24 hour

- In this process, 486 even breakdown points can be achieved in days according to the same estimate of the sale of the above product.

16. training

Estimated expenditure of

<i>serial number</i>	<i>an account</i>	<i>period</i>	<i>Price (in Rs)</i>	<i>amount</i>
1	<i>Hall Rent</i>	<i>3 days</i>	<i>@600/day</i>	<i>1800</i>
2	<i>Training cost (lunch) for 15 participants.</i>	<i>3 days</i>	<i>@350/ Trainee/Day</i>	<i>15750</i>
3	<i>Refreshment - Tea water 2 times a day for 15 participants.</i>	<i>3 days</i>	<i>@50/trainee/day</i>	<i>2250</i>
4.	<i>Instructor Salary Daily.</i>	<i>3 days</i>	<i>@800 days</i>	<i>2400</i>
4	<i>Miscellaneous (stationery, bus fare etc.).</i>	<i>3 days</i>	<i>Lump Sum</i>	<i>5800</i>
	<i>total</i>			28000

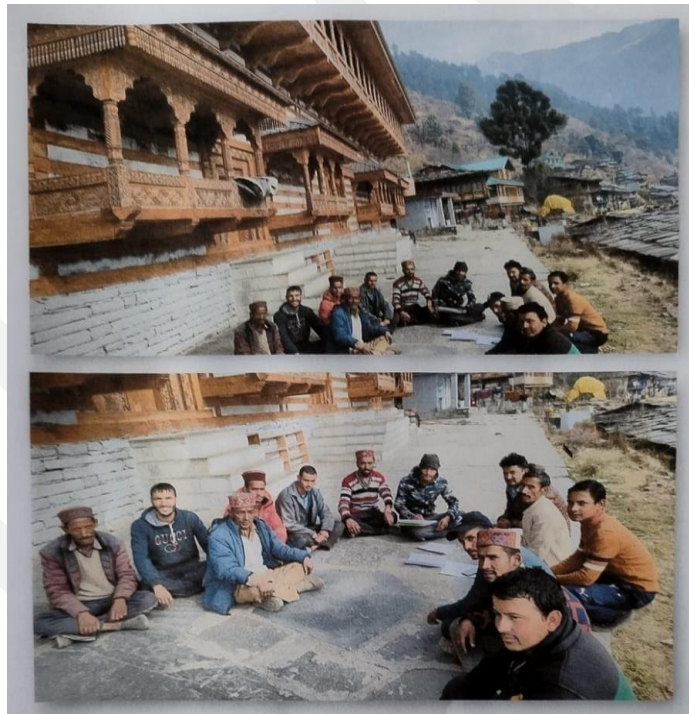
17.

comment

The group will prepare and sell 30 kg of honey in one cycle, which is expected to earn an average of Rs. 27000 in one cycle i.e. six months .

18.

Photos taken during the discussion



19.

List of Common Interest Group Rules

- *Group Work: Beekeeping*
- *Group Address: Village-Jan Van Vikas Samiti Jana-1*
- *Total members of the group: 15*
- *Date of first meeting of the group: 20/12/23*
- *For every Rs. 100 in the group, there will be an interest of Rs. 2.*
- *The monthly meeting of the group is held every month. Will be on the 18th*
- *All members of the group will deposit the saved money each month in the group.*
- *All members will have to attend the meeting of the same interest group.*
- *self aid group What is the account? number : 42566093670*
- *To attend the meeting of the group, the head and secretary will have to take permission stating the appropriate work.*
- *Those who do not deposit the amount of savings in the group or remain present in the group for 3 meetings, then that person will be removed from the group.*
- *If the person who is present in the group stating the reason, the next meeting will be at the person's house whose expenses will have to be borne by that person himself.*
- *The Principal and Secretary of the Common Interest Group will be elected unanimously.*
- *The principal and secretary can transact with the bank, the post will be valid for one year.*

- *The Principal, Secretary or Members shall not do anything against the Group and shall always utilize the funds of the Group.*
- *If the member wants to leave the group for some reason, if this person has taken a loan, the group must be returned only if the group is equal otherwise than the same.*
- *In the meeting, the purpose of the loan, the time to repay the amount, the installment of the loan and the rate of interest will be decided.*
- *For emergency, the principal and secretary should have at least an amount of Rs 1000.*
- *The register of SelfHelp Groups should be read and written in front of all the members.*
- *Large borrowers to report a week in advance*
- *Loans should be given to all members in times of need.*
- *If the member wants to leave the group without any reason, the accumulated income of that member will be divided into the group.*
- *The group will have to submit a monthly report to the FTU.*

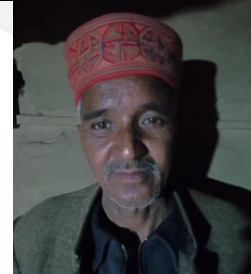
Photographs of members of Thakur Similar Interest Group



*Raghuvir Singh
head*



*Karam Chand
member*



*Bhag Chand
member*



*Roop Red
member*



*Bal Krishna
member*



*Leelakar
member*



*Dharam Chand
member*



*Diamond Red
member*



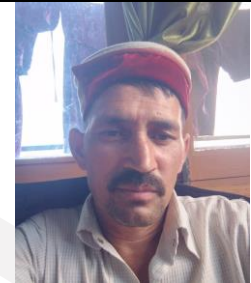
*Kuldeep
member*



*Jhabe Ram
member*



*royal prince
secretary*



*Furry Red
member*



*Manoj Kumar
member*



*Tejender Thakur
member*



*Dharam Chand
member*

23. Agreement

