

BUSINESSPLAN

INCOMEGENERATINGACTIVITY- Papad / BariyanMaking

by

Raadha -Krishna-SelfHelpGroup



SHG/CIGName	::	Raadha -Krishna SHG
VFDSName	::	Lodhwan
Range	::	Indora
Division	::	Nurpur

PreparedUnder—

**ProjectforImprovementofHimachalPradeshForestEcosystems
Management&Livelihoods(JICAAssisted)**

Table of Contents

Sl.No.	Particulars	Page/s
1	Introduction	3
2	Description of SHG/CIG	3
3	Beneficiaries Detail	4
4	Geographical details of the Village	4
5	Selection of raw material and market potential	4
6	Achar chutney/Papad Chutney Sevyian Badimaking business plan	5
7	Achar chutney/Papad Chutney Sevyian Badimaking business compliance	6
8	Different types of Achar/Papad Chutney Sevyian Badis	7
9	SWOT Analysis	7
10	Achar chutney/Papad Chutney Sevyian Badimaking equipments	8
11	Achar chutney/Papad Chutney Sevyian Badimaking raw material	8
12	Cost of production (monthly)	9
13	Cost benefit analysis (monthly)	10
14	Fund flow arrangement in the SHG	10
15	Training capacity building skill upgradation	10
16	Other sources of income	11
17	Monitoring method	11
18	Remarks	11
	Group members Photos	

1. Introduction

Achar/Papad Chutney Sevyian Badis are very important ingredient of dining table across the globe and more oftenly used in the Asia Pacific region. A wide range of variety is used in achar/Papad Chutney Sevyian Badi and varies from region to region depending upon the locally available raw material, taste and food habit of the people.

The most lucrative aspect of the Papad Chutney Sevyian Badi making business is that it can be started as per the financial capacity of the group and later on at any given time when the financial portfolio of the SHG improves the business can be scaled up to any level. Once your product and Its taste is liked by the customers the business will flourish like anything. However, the SHG has considered different aspects very carefully before getting into this IGA (income generation activity). The SHG has therefore crafted a detailed business plan according to its investment capacity, marketing & promotional strategy and the detailed action plan will be discussed hereunder:

2. Description of SHG/CIG

1	SHG/CIG Name	::	Raadha - Krishna SHG
2	VFDS	::	Lodhwan
3	Range	::	Indora
4	Division	::	Nurpur
5	Village	::	Lodhwan
6	Block	::	
7	District	::	Kangra
8	Total No. of Members in SHG	::	10
9	Date of formation	::	08-07-2023
10	Bank a/c No.	::	88161300000522
11	Bank Details	::	Himachal Pradesh Gramin Bank
12	SHG/CIG Monthly Saving	::	50/-
13	Total saving	::	/-
14	Total inter-loaning	::	/-
15	Cash Credit Limit	::	-
16	Repayment Status	::	-
17	Interest rate	::	1%

3. BeneficiariesDetail:

Sr. No	Name	Husband Name	Age	Category	IncomeSource	Address
1	Sujata Kumari	Bhupinder singh	49	Gen	Agriculture	VPO Lodhwan Tehsil Indora Distt. Kangra HP
2	Saroj Ku,mari	Nand Kumar	58	Gen	Agriculture	VPO Lodhwan Tehsill Indora Distt. Kangra HP
3	Indro	Punnu Ram	44	ST	Agriculture	VPO Lodhwan Tehsill Indora Distt. Kangra HP
4	Neelam	Yodh Raj		Gen.	Agriculture	VPO Lodhwan Tehsil Indora Distt. Kangra HP
5	Sneh Lata	Onkar Singh	53	OBC	Agriculture	VPO Lodhwan Tehsill Indora Distt. Kangra HP
6	Swarna Devi	Janak Raj	54	Gen.	Agriculture	VPO Lodhwan Tehsill Indora Distt. Kangra HP
7	Sabhiya	Amit Kumar	28	OBC	Agriculture	VPO Lodhwan Tehsill Indora Distt. Kangra HP
8	Rano Devi	Jagdish Raj	76	OBC	Agriculture	VPO Lodhwan Tehsil Indora Distt. Kangra HP
9	Nirmla Devi	Kartar Singh	65	Gen.	Agriculture	VPO Lodhwan Tehsill Indora Distt. Kangra HP
10	Ram Piyari	Vijay Kumar	65	Gen.	Agriculture	VPO Lodhwan Tehsill Indora Distt. Kangra HP

4. GeographicaldetailsoftheVillage

1	DistancefromtheDistrictHQ	::	86Km
2	DistancefromMainRoad	::	1Km.
3	Nameoflocalmarket&distance	::	Indora- 3Km & Pathankot-10 KM
4	Nameofmainmarket&distance	::	Indora- 3Km & Pathankot-10 KM
5	Nameofmaincities& distance	::	Indora- 3Km & Pathankot-10 KM
6	Nameofmaincitieswhereproductwill besold/marketed	::	Indora- 3Km & Pathankot-10 KM

5. Selectionofrawmaterialandmarketpotential

The members of SHG after detailed discussion and thoughtful process were of the consensus that this IGA of Papad Chutney Sevyian Badi making will be suitable for them. People consume different Papad, Chutney, Sevyian, Badi with meal and it serve as taste enhancer. Papad Chutney Sevyian Badi are also used as toppings as well as main ingredient for food such as sandwiches, hamburgers, pizza, parathas and pulav etc.

Papad Chutney and Sevyian are the most popular variety across the globe. Here particularly in this SHG we will focus mainly on the locally and easily available raw materials such as Brown chickpeas, Kali urad ki daal, weat flour, garlic, ginger, Gal-Gal (hill lemon), lingad, mango, lemon, green chillies, etc.

The Papad Chutney Sevyian Badi market is highly fragmented because of the presence of several large and small vendors and the competition is on the basis of factors such as price, quality, innovation,

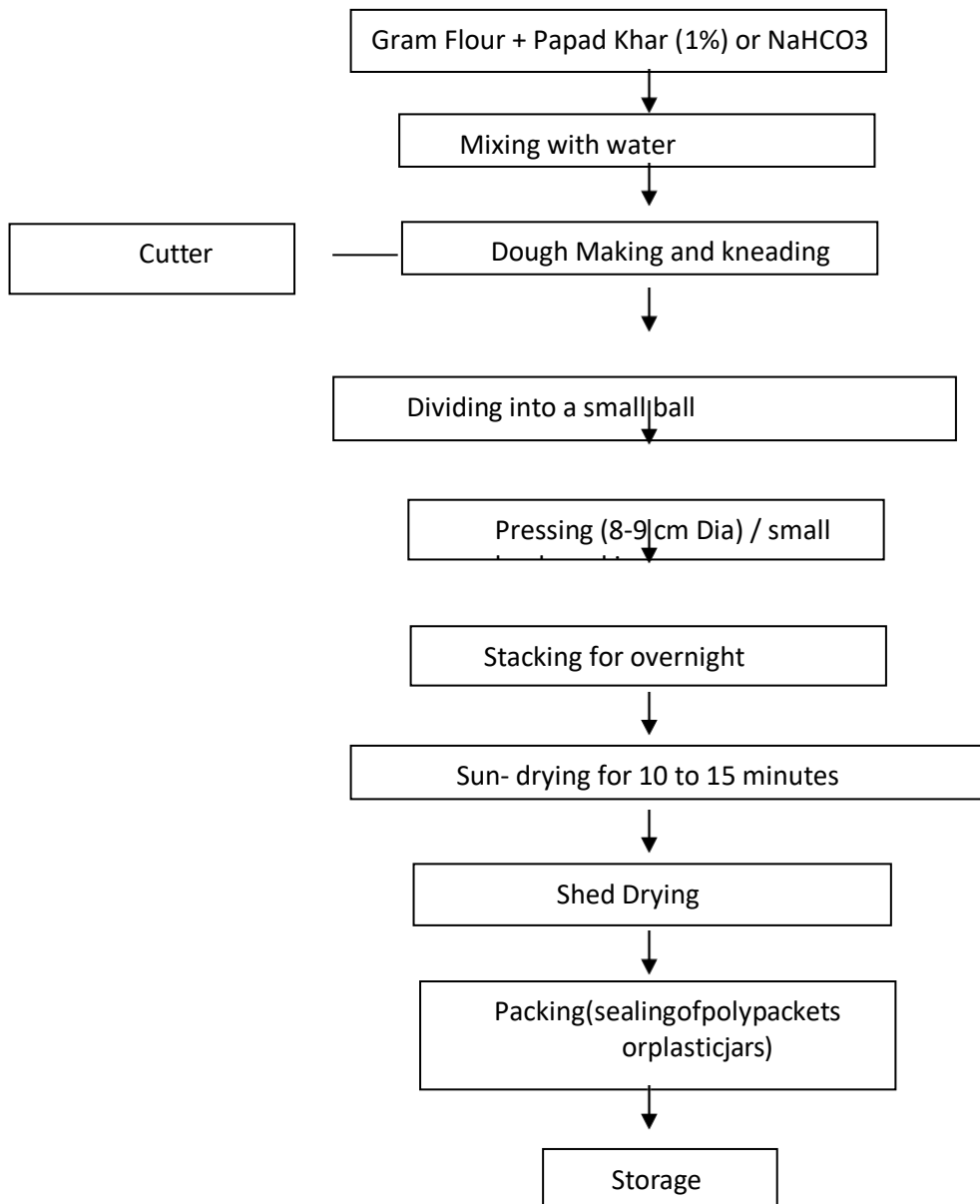
reputation, service, distribution and promotion to grab lion share in the market. Papad Chutney Sevyian Badi making is an ideal business on the small scale and mainly for the housewives and other women workforce. In this case it was felt when the sellers of Papad Chutney Sevyian Badi from Lodhwan Nurpur and Kangra can sell their Papad Chutney Sevyian Badi in command area then this SHG can do it more vigorously and briskly and compete with such outsiders.

6. Papad / Chutney / Sevayian / Badimakingbusinessplan

Before starting any IGA (Income generation activity) it is very essential to craft a customized business plan with detailed and structured discussion. The business plan helps to get the clear conception of investment, operational activities, marketing and net income/return. The scope of scale up the business is also envisaged clearly and in addition it helps in arranging finance from the banks. It is advisable to have market survey prior to returning upon the business and plus point is that the group members of this SHG are well aware of the market study. Primarily the SHG studied the demand for the specific type of Papad Chutney Sevyian Badi in their area and mainly the local market was kept as target. The members of SHG has shortlisted the IGA a carefully by making the study of nearby markets and the taste of the people at large and have seen potential to venture upon this activity as IGA.

Most of the raw material is locally available and lingad is naturally growing fern spp. free of cost in the nearby moist areas and nullahas. People of the small townships around this group has inherent liking towards this Papad Chutney Sevyian Badi which otherwise is not available in the open markets.

Flowchart of the Papad Chutney Sevyian Badi making process



7. Acharchutney/Papad Chutney Sevyian Badi making business compliance

Papad Chutney Sevyian Badi is a food item therefore different regulations of the state government need to be followed. Since the IGA is being taken up initially on a small scale therefore these legal issues will be addressed locally by the SHG members by obtaining a food handling license from the local authorities. The business is being operated from home therefore the tax regulations for self-employed groups will be taken care of as per the rules.

8. Different types of Papad

As discussed in earlier chapter mostly the locally and easily available raw material for Papad Chutney Sevyian Badi making will be used. Papad Chutney Sevyian Badi are of numerous taste and flavours whereas, the SHG will focus mainly on the traditional and more commonly used Papad Chutney Sevyian Badi in the area and market for which this SHG intends to cater for. Once the business of the SHG picks up the demand driven quality Papad Chutney Sevyian Badi will be prepared and customized as per the taste of the customers.

Some of the most popular and commonly used Papad Chutney Sevyian Badi are Plane papad masala papad chilly papad chutney (different types) daal badi sevyian (plane salted spiced) etc. Sometimes the mixed Papad Chutney Sevyian Badi such as Papad Chutney Sevyian Badi etc. will also be prepared as per the taste and demand of the targeted customers.

9. SWOT Analysis

❖ Strength–

- Activity is being already done by some SHG members
- Raw material easily available
- Manufacturing process is simple
- Proper packing and easy to transport
- Product shelf life is long
- Homemade, lower cost

❖ Weakness–

- Effect of temperature, humidity, moisture on manufacturing process/product.
- Highly labour-intensive work.
- Compete with other old and well-known products

❖ Opportunity–

- There are good opportunities of profits as product cost is lower than other same categories products
- High demand in → Shops → Fast food stalls → Retailers → Wholesalers → Canteen → Restaurants → Chefs and cooks → Housewives
- There are opportunities of expansion with production at a larger scale.
- Daily/weekly consumption and consume by all buyers in all seasons

❖ Threats/Risks–

- Effect of temperature, moisture at time of manufacturing and packaging particularly in winter and rainy season.
- Sudden increase in price of raw material
- Competitive market

10. making equipments

The requirement of equipment or machinery basically depends upon our mode of operation and size of the plan. In this case the SHG will start initially on small and manageable scale. Therefore, the appliances and accessories used in kitchen are enough to meet the demand apart from this some of the machinery will have to be purchased to make the plan viable and therefore some of the basic equipment's will also be included for procurement which will help the SHG to scale of its activities at larger level. The following equipment's will be procured initially to start the plan:

A.CAPITALCOST		
Sr.No.	Equipment	Approximatelycost
1.	Grindermachine	10000
2.	Dryer	8000
3.	Cooking arrangement(commercial Gas cylinder with chullah)	10000
4.	Weighingscale(2no.'s)	6000
5.	Packaging/sealing unit	5000
	Sevayian making machine	7000
		46000

Sr. No.	Utensils	Quantity	Unitprice	Total amount
1.	Pattila	2	2000	4000
2.	Cardboard	3	150	450
4.	Knife	4	100	400
Total				4850
Totalcapitalcost				50850

11. AcharchutneyPapad Chutney Sevyian Badimakingrawmaterial

The detail of raw material will depend upon the essential availability of different fruits, vegetables and non veg. articles. However, the main raw material will remain mango, ginger, garlic, chilli, lingad, fish, mutton, mushroom, gal-gal, lemon, pear, apricot etc. In addition to these different spices, salt, cooking oil, vinegar etc. will be procured. Apart from this packaging material such as plastic jars, pouches, labels and cartons will be procured. As per the market demand the packaging will be done in 500 g, 1 kg and 2 kgcontainers/pouches.

In addition to this SHG will hire a spacious room which will be used for operational activities, temporary storage and the command area being in village. The rent per month is presumed to be Rs. 1500 per month. Electricity and water charges have been estimated Rs. 1500 per month. The cost of Flour, Brown chickpeas and spices and other ingredients on an average have been estimated at the Rs. 200 per kg and keeping in view the manpower available at our disposal at least 300 kg of Papad Chutney Sevyian Badi will be produced in one week and it amounts to be 800 kg in one month. Accordingly, therefore recurring cost for of Papad Chutney Sevyian Badi is calculated as under:

B.RECURRINGCOST					
Sr. No.	Particulars	Unit	Quantity	Unitcost	Total amount
1.	Roomrent	Permonth	1	1500	1500
2.	Water&electricity charges	Permonth	1	1500	1500
3.	Rawmaterial	kg	800	100	80000
4.	Spicesetc.	kg	70	200	14000
5.	Sarson(mustard)oil	kg	70	200	14000
6.	Packagingmaterial	kg	20	300	6000
7.	Transportation charges	month	L/S	6000	6000
8.	Clinicalgloves,head coverand apronsetc.	month	L/S	8000	8000
Totalrecurring cost					131000

Note: The group members will do the work themselves and therefore labour cost has not beenincludedandthememberswill managebetweenthemtheworkingscheduleto be followed.

12. Costofproduction(monthly)

Sr.No.	Particulars	Amount
1.	Totalrecurringcost	131000
2.	10% depreciation monthly on capital cost (50850)	423
	Total	131423

Averageincomemonthlybywayofsaleof achar/Papad Chutney Sevyian Badi

Sr. No.	Particulars	Quantity	Cost	Amount
1.	SaleofPapad Chutney Sevyian Badis	800kg	200/Kg	160000

13. Costbenefitanalysis(monthly)

Sr. No.	Particulars	Amount
1.	Totalrecurringcost	131000
2.	Totalsaleamount	160000
3.	Netprofit	29000
4.	Distributionofnetprofit	1. Out of total sale of Rs. 160000 in 1 st month Fourlakh rupees will be kept for further investment in IGA 2. The remaining out of total sale will be kept as emergency fund in the SHG accountforthe1 st month

14. FundflowarrangementintheSHG

Sr. No.	Particulars	Total amount	Project contribution	SHG contribution
1.	Totalcapitalcost	50850	38137.5	12712.5
2.	Totalrecurringcost	131000	0	131000
3.	Training/ capacity building, skill upgradation	28000	28000	0
Total		209850	66137.5	143712.5

Note:i)Capitalcost-75%capitalcostwillbebornebytheprojectand25%bytheSHG

ii) Recurringcost-tobebornebytheSHG

iii) Trainingandcapacitybuilding/skillupgradationtobebornebytheproject

15. Trainingcapacitybuildingskillupgradation

The cost of training/ capacity building and skill up-gradation will entirely bone by the project. These are some of the areas which are proposed to be taken care of under this component:

- i) Costeffectiveprocurementofrawmaterial
- ii) Qualitycontrol
- iii) Packagingandmarketing practices
- iv) Financialmanagementandresourcemobilization

16. **Othersourcesofincome**

Other sources of income can also be explored by the SHG such as grinding mango, amla, pulses, wheat, maize, etc. of the villagers and the local people in the vicinity. It will be additionality in the IGA and later on the same can be scaled up.

17. **Monitoringmethod**

- Social Audit Committee of the VFDS will monitor the progress and performance of the IGA 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 IGA 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
- Quality of product

GroupmembersPhotos-

VFDS - Lodhwan

Radhe Krishna

(Ward No. 8)

Lodhwan



Sujata Kumari
(प्रधान)



Sneha Lata
(सचिव)



Saroj Kumari
(कोषाध्यक्ष)



Ram Pyari
(सदस्य)



Indro
(सदस्य)



Nirmla Devi
(सदस्य)



Swarna Devi
(सदस्य)



Sabhiya
(सदस्य)



Neelam
(सदस्य)



Rano Devi

Resolution cum Group Consensus Form

It is decided in the general house meeting of the group Radhe Krishna held on 16-10-2023 at Lodhwan that our group will undertake the Papad making as livelihood income generation activity Under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (JICA)

Signature of Group President

✓
President / Secretary
Radhe Krishna SHG
Lodhwan

Sujata

Signature of Group Secretary

Sneh Lata
✓
President / Secretary
Radhe Krishna SHG
Lodhwan

Business Plan Approval by VFDS & DMU

Radhe Krishna Group will undertake the Papad making as livelihood income generation Activity under the project for implementation of Himachal Pradesh forest management and livelihood (JICA assisted). In this regard business plan of amount 209850 has been submitted by group on 16/10/2023 and the business plan has been approved by the VFDS Lodhwan.
Business plan is submitted through FTU for further action please.

Signature of Group President
President / Secretary
Radhe Krishna SHG
Lodhwan
Sujata
Signature of President VFDS

Signature of Group
Sneh Rata
President / Secretary
Radhe Krishna SHG
Lodhwan

Shul Chau
Pradhan
VIII. Forest Development Society
Lodhwan, G.P. Lodhwan
Teh. Indora (Kangra) H.P.

[Signature]
Approved
DMU cum Nurpur

c

