

# BUSINESSPLAN

INCOMEGENERATINGACTIVITY- Papad / BariyanMaking/Seera and Namkeen Making

by

KrishnaSelfHelpGroup



SHG/CIGName	::	Krishna SHG
VFDSName	::	Panjahra
Range	::	Indora
Division	::	Nurpur

**PreparedUnder-**

**ProjectforImprovementofHimachalPradeshForestEcosystems  
Management&Livelihoods(JICAAssisted)**

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## 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	::	Krishna SHG
2	VFDS	::	Panjahra
3	Range	::	Indora
4	Division	::	Nurpur
5	Village	::	Panjahra
6	Block	::	Gangath
7	District	::	Kangra
8	Total No. of Members in SHG	::	14
9	Date of formation	::	14-08-2022
10	Bank a/c No.	::	50074960870 & IFSC KACE0000178
11	Bank Details	::	KCC Bank
12	SHG/CIG Monthly Saving	::	50/-
13	Total saving	::	7800/-
14	Total inter-loaning	::	/-
15	Cash Credit Limit	::	-
16	Repayment Status	::	-
17	Interest rate	::	1%

### 3. BeneficiariesDetail:

Sr. No	Name	Husband's Name	Age	Category	IncomeSource	Address
1	Sureshma devi	Jeevan lal	47	OBC	Agriculture	Village Panjahra PO Bhadwar Teh. Nurpur Distt.Kangra (HP)
2	Indu Bala	Bhishan dev	45	OBC	Agriculture	Village Panjahra PO Bhadwar Teh. Nurpur Distt.Kangra (HP)
3	Meena Kumari	Surjit singh	48	OBC	Agriculture	Village Panjahra PO Bhadwar Teh. Nurpur Distt.Kangra (HP)
4	Kokoila Devi	Pawan kumar	42	OBC	Agriculture	Village Panjahra PO Bhadwar Teh. Nurpur Distt.Kangra (HP)
5	Champa kumari	Mukesh Kumar	41	OBC	Agriculture	Village Panjahra PO Bhadwar Teh. Nurpur Distt.Kangra (HP)
6	Radha Devi	Ranjeet singh	49	OBC	Agriculture	Village Panjahra PO Bhadwar Teh. Nurpur Distt.Kangra (HP)
7	Bimla Devi	Surjit singh	48	OBC	Agriculture	Village Panjahra PO Bhadwar Teh. Nurpur Distt.Kangra (HP)
8	Sneh lata	Kamal Kishore	40	OBC	Agriculture	Village Panjahra PO Bhadwar Teh. Nurpur Distt.Kangra (HP)
9	Indu Bala	Surjit Singh	50	OBC	Agriculture	Village Panjahra PO Bhadwar Teh. Nurpur Distt.Kangra (HP)
10	Lata Kumari	Manjeet Singh	38	OBC	Agriculture	Village Panjahra PO Bhadwar Teh. Nurpur Distt.Kangra (HP)
11	Sushma Kumari	Raj Kumar	45	Gen	Agriculture	Village Panjahra PO Bhadwar Teh. Nurpur Distt.Kangra (HP)
12	Neerja	Kuldeep	49	Gen	Agriculture	Village Panjahra PO Bhadwar Teh. Nurpur Distt.Kangra (HP)
13	Priya Kumari	Ajay Mehra	35	Gen	Agriculture	Village Panjahra PO Bhadwar Teh. Nurpur Distt.Kangra (HP)
14	Manita Sharma	Tarsem Lal	35	Gen	Agriculture	Village Panjahra PO Bhadwar Teh. Nurpur Distt.Kangra (HP)

### 4. GeographicaldetailsoftheVillage

1	DistancefromtheDistrictHQ	::	89Km
2	DistancefromMainRoad	::	0.5Km.
3	Nameoflocalmarket&distance	::	Jassur-6Km , Raja ka Talab-5km ,Nurpur -10Km
4	Nameofmainmarket&distance	::	Jassur-6Km , Raja ka Talab-5km ,Nurpur -10KmNurpur -9KM
5	Nameofmaincities& distance	::	Jassur-6Km , Raja ka Talab-5km ,Nurpur -10Km.
6	Nameofmaincitieswhereproductwill besold/marketed	::	Jassur-6Km , Raja ka Talab-5km ,Nurpur -10KmNurpur -9KM

### 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 e 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

pKrishnacularly 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.

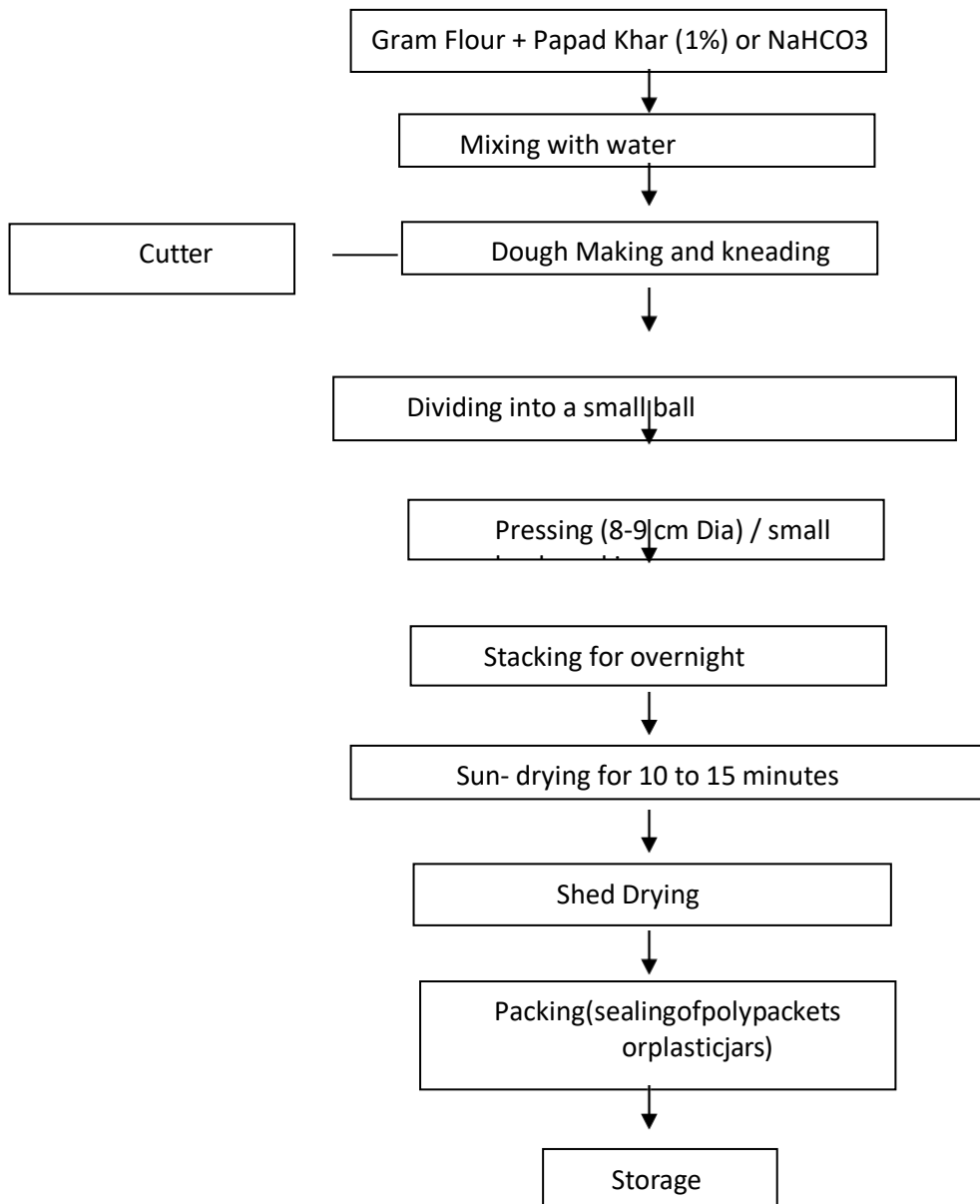
The Papad Chutney Sevyian Badi market is highly fragmented because of the presence of several large and small vendors and the competition is on the basis of factors such as price, quality, innovation, reputation, service, distribution and promotion to grab lion share in the market. Papad Chutney Sevyian Badi making is an ideal business on the small scale and mainly for the housewives and otherwomenworkforce. InthiscaseitwasfeltwhenthesellersofPapad Chutney Sevyian BadisfromLadoriNurpur and KangracanselltheirPapad Chutney Sevyian BadisincommandareathenthisSHGcandoitmore 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 Sevyan 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 nullahs. People of the small townships around this group has inherent liking towards this Papad Chutney Sevyan 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 Badis 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 Badis are Plane papad masala papad chilly papad chutney (different types) daal badi sevyian (plane salted spiced) etc. Sometimes the mixed Papad Chutney Sevyian Badis 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 pKrishna acularly in winter and rainy season.
- Sudden increase in price of raw material
- Competitive market



## 10. makingequipments

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
6.	Sevayian making machine	7000
		<b>46000</b>

Sr. No.	Utensils	Quantity	Unitprice	Total amount
1.	Pattila	3	3000	9000
2.	Cardboard	3	150	450
3.	Knife	5	100	500
<b>Total</b>				<b>9950</b>
<b>Totalcapitalcost</b>				<b>55950</b>

## 11. AcharchutneyPapad Chutney Sevyan Badimakingrawmaterial

The detail of raw material will depend upon the essential availability of different fruits, vegetables and non veg. Krishnacles. 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. 3000 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. 220 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 900 kg in one month. Accordingly, therefore recurring cost for 800kg of Papad Chutney Sevyian Badi is calculated as under:

<b>B.RECURRINGCOST</b>					
<b>Sr. No.</b>	<b>PKrishnaculars</b>	<b>Unit</b>	<b>Quantity</b>	<b>Unitcost</b>	<b>Total amount</b>
1.	Roomrent	Permonth	1	3000	3000
2.	Water&electricity charges	Permonth	1	1500	1500
3.	Rawmaterial	kg	900	150	135000
4.	Spicesetc.	kg	60	200	12000
5.	Sarson(mustard)oil	kg	65	250	16250
6.	Packagingmaterial	kg	20	300	6000
7.	Transportation charges	month	L/S	6000	6000
8.	Clinicalgloves,head coverand apronsetc.	month	L/S	8000	8000
<b>Totalrecurring cost</b>					<b>187750</b>

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

## 12. Costofproduction(monthly)

<b>Sr.No.</b>	<b>Particulars</b>	<b>Amount</b>
1.	Totalrecurringcost	187750
2.	10% depreciation monthly on capital cost (55950)	466
	<b>Total</b>	<b>188216</b>

## Averageincomemonthlybywayofsaleof achar/Papad Chutney Sevyian Badi

<b>Sr. No.</b>	<b>Particulars</b>	<b>Quantity</b>	<b>Cost</b>	<b>Amount</b>
1.	SaleofPapad Chutney Sevyian Badis	900kg	350/Kg	315000

### 13. Costbenefitanalysis(monthly)

Sr. No.	PKrishnaculars	Amount
1.	Totalrecurringcost	187750
2.	Totalsaleamount	315000
3.	Netprofit	127250
4.	Distributionofnetprofit	1. Out of total sale of Rs. 315000 in 1 <sup>st</sup> 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 <sup>st</sup> month

### 14. FundflowarrangementintheSHG

Sr.	Particulars	Total amount	Project contribut ion	SHG contribut ion
1.	Totalcapitalcost	55950	41962.5	13987.5
2.	Totalrecurringcost	187750	0	187750
3.	Training/ capacity building, skill upgradation	28000	28000	0
<b>Total</b>		<b>271700</b>	<b>69962.5</b>	<b>201737.5</b>

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-

VPDS - Panjakra  
SNG - Krishna (Papad making)



Sureshma  
Devi (सुरेशमा)



Indu Bala  
साचव



Meera Kumari  
मीराकुमारी



Kohila Devi  
कोहिलदेवी



Bimla Devi



Radha Devi



Champa Kumari



Indu Bala



Lata Kumari



Sushma



Manita



Snehlata



Neerja



Priya

# Resolution cum Group consensus

## Resolution cum Group Consensus Form


It is decided in the general house meeting of the group Krishna held on 01-09-2023 at Panjahra 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 assisted).

✓  
पमान Suresh सचिव काषाध्यक्ष  
कृष्णा जायका स्वयं सहायता समूह  
ग्राम दुमाल पंचाक्षत पंजाहड़ा (हि.प्र.)  
Signature of Group President

Inaku Bala  
पमान Suresh सचिव काषाध्यक्ष  
कृष्णा जायका स्वयं सहायता समूह  
ग्राम दुमाल पंचाक्षत पंजाहड़ा (हि.प्र.)  
Signature of Group Secretary

# Business Plan approval by VFDS & DMU

**Business Plan Approval by VFDS & DMU**

 Krishna 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 assisted). In this regard business plan of amount Rs. 271700 has been submitted by group on 01/09/2023 and the business plan has been approved by the VFDS Panyahla

Business plan is submitted through FTU for further action please.

Thank you

Signature of Group पञ्चम सुधर समिति कावाध्यक्ष  
कृष्णा जायका स्वयं सहायता समूह  
ग्राम दुमाल पंचायत पंजाहड़ा (हि.प्र.)

Signature of Group पवन साधव  
कृष्णा जायका स्वयं सहायता समूह  
ग्राम दुमाल पंचायत पंजाहड़ा (हि.प्र.)

Signature of President VFDS, Meena Kumari  
कावाध्यक्ष  
ग्राम वन सुधार समिति पंजाहड़ा  
गाँव व डा. पंजाहड़ा  
तह. नूरपुर, जिला कांगड़ा (हि.प्र.)

Del  
Approved  
DMU cum Nurpur

