



Business Plan

On

Income Generation Activity

FOOD PROCESSING – (SEERA-BADI)

For

Self Help Group – Swastik



SHG/CIG name	Swastik
VFDS name	Sapdul
Range	Daroh
Division	Palampur

Prepared Under-

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

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1. Introduction

Seera is made from the wheat and this wheat halwa is traditional and famous dish of Himachal Pradesh. After the harvest of wheat, the female of rural Himachal Pradesh start the preparation of Seera with the newly harvested wheat or the old wheat. They soak the grains of wheat in water for three days. So, that it become soft and after three days. They take strain out the water from grains and wash it with water for several times. After that they make a paste of the wheat grains with help of a machine and let it dry on a netted material. So, that the excess water can be separated out. Within two days of drying in the sun, the Seera is formed. Now the Seera is ready for storing. Seera is considered to be a healthy dish and is liked by people of all age groups. It can be enjoyed with food as a sweet dish. The process of cooking Seera is also easy. As you have to just dissolve the dried Seera in water and then cook it for 5-10 minutes and it is ready to serve.

Badi is made from the lentils and Lentils are rich in fibre, folate and potassium making them a great choice for the heart and for managing blood pressure and cholesterol. They are also a good source of protein. Seera is a traditional fermented food prepared in Bilaspur, Kangra, Hamirpur, Mandi, Shimla and Kullu districts of Himachal Pradesh. It is a starch based food made by soaking, crushing and fermenting wheat grains used to prepare sweet dish/snack generally served people during religious fast. The level of essential amino acids especially methionine, phenylalanine, threonine, lysine and leucine also increased during seera fermentation. As seera is biologically enriched with vitamins and amino acids during fermentation so it forms a good source of nutrition to the people who consume it.

The most lucrative aspect of the Seera-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 the product is liked by customers the business will flourish like anything.

After discussing about the market potential and different aspects very carefully before getting into this IGA (Income Generation Activity). The Swastik SHG group has

collectively decided of Seera-Badi making as their Income Generation Activity(IGA). Swastik SHG is formed under Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted), which fall under VFDS Sapdul. This SHG consists of 7 females. These females already had the experience of making Seera-Badis and now with the help of this project funding, training and assistance. They will be able to manufacture Seera-Badis at a large scale and will become self independent and generate income. 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	Swastik
2.	VFDS	Sapdul
3.	Range	Daroh
4.	Division	Palampur
5.	Village	Saman
6.	Block	Bhedu Mahadev
7.	District	Kangra
8.	Total no. of members in SHG	7
9.	Date of formation Date of Re-formation	16-09-2023
10.	Bank a/c No.	2579000100370303
11.	Bank details	PNB Garh Jamula IFSC:PUNB0257900
12.	SHG/CIG monthly savings	Rs 50 per members
13.	Total saving	Rs 700/-
14.	Total inter loaning	-
15.	Cash Credit Limit	-
16.	Repayment status	-

3. Beneficiaries Detail

S.No.	Name	M/F	Father/ Husband name	Category	Designation	Contact no.
1	Bablesh Sharma	F	RakeshSharma	General	President	88944-11239
2	Reemu Sharma	F	Arun Sharma	General	Secretary	98820-61912
3	Minakshi Devi	F	Sansar Chand	OBC	Member	98163-85106
4	Preeti Devi	F	Lucky	OBC	Member	88162-23848
5	Vanshika Sharma	F	Vinod Shukla	General	Member	98164-23507
6	Nirmla Devi	F	Ravi Kumar	OBC	Member	75918-08696
7	Shivani Kumari	F	Rajesh Kumar	OBC	Member	90150-49845

4. Geographical details of the Village

1	Distance from the District HQ	55 Km
2	Distance from Main Road	5 Km
3	Name of local market & distance	Thural-8 Km
4	Name of main market & distance	Palampur 30 Km
5	Name of main cities & distance	Palampur 30 Km
6	Name of main cities where product will be sold/ marketed	Bhawarna, Thural ,Palampur

5. Market Potential-

The market of Seera-Badis is on the ever increasing side both in domestic and export market. In the market Poha, Upma are served as ready to eat food items in which you have to just add water. In the same way we can also promote seera. In the initial phase of the group, we will sell seera in a packed box and badi also in the same manner. Depending upon the result from the market, we can further plan to sell seera as a ready to eat item.

6. Executive Summary-

Food Processing (Seera-Badi making) income generation activity has been selected by this Self Help Group. This IGA will be carried out by all ladies of this SHG. This business activity will be carried out yearly by group members. The process of making Seera-Badi takes around 12-15 & 3-4 days respectively. Production process of making badi & seera includes process like cleaning, washing, soaking, grinding, mixing drying etc. Product will be sold directly by group or indirectly through retailers and whole sellers of near market initially.

7. Description of product related to Income Generating Activity-

1	Name of the Product	Serra-Badi making
2	Method of product identification	Has been decided by group members
3	Consent of SHG/ CIG / cluster members	Yes

8. Description of Production Processes-

Badi:-

- Group will make badi of moong, maah, masar daal and danthal(arbi pata). This business activity will be carried out whole year by group members.
- The process of making badi takes around 3 days.
- Based on assumption 1 kg of badi will be manufactured by 1.25-1.50 Kg of daal and 150-200 gram of masala (kaali mirch, badi elachi, ajwain, jeera etc)
- Production process includes process like cleaning, washing, soaking, grinding, mixing, drying etc.

Seera:

- Group will make seera of wheat. This business activity will be carried out whole year by group members.
- The process of making seera takes around 12-15 days.
- Based on assumption 1 kg of badi will be manufactured by 2 Kg of wheat seeds.
- Production process includes process like cleaning, washing, soaking, grinding, mixing, drying etc.

9. Serra-Badi making business compliance -

Serra-Badi is a food item therefore different regulation of the state government need to be followed. Since IGA is being taken up initially on small scale therefore these legal issues will be address 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 as per the rules.

10. Production Planning -

1	Production Cycle for Serra-Badi making (in days)	12-15 days & 3-7 days respectively.
2	Man power required per cycle(No.)	All ladies
3	Source of raw materials	Local market/Main market
4	Source of other resources	Local market / Main market
5	Quantity required per cycle(Kg) Serra	400 kg of wheat seeds initially
6	Expected production per cycle(Kg) Serra	200 Kg initially
7	Quantity required per cycle (Kg) Badi	30 kg daal and 4.5-5 kg masala
8	Expected production per cycle(Kg) Badi	25 Kg

Requirement of raw material and expected production.

S.no	Raw material	Unit	Time	Quantity(approx)	Amount per Kg(Rs)	Total amount	Expected production Per month(Kg)
1	Wheat seeds	Kg	Monthly	400	20	8000	200
2	Daal	Kg	Monthly	300	120	36,000	250
3	Masala	Kg	Monthly	50	200	10,000	

11. Description of Sale & Marketing

1	Potential market places	Thural, Daroh, Bhawarna, Palampur
2	Distance from the unit	8 Km , 12 Km, 18 Km, 30 Km respectively
3	Demand of the production market place/s	Daily demand

4	Process of identification of market	Group members, according to their production potential and demand in market, will select list of retailer or whole seller. Initially product will be sold in near markets.
5	Marketing Strategy of the product	SHG members will directly sell their product through village shops and from manufacturing place/shop. Also by retailer, wholesaler of near markets. Initially product will be sold in 1 Kg packaging.
6	Product branding	At CIG/SHG level product will be marketed by branding CIG/SHG. Later this IGA may require branding at cluster level
7	Product "slogan"	"Swastik" Serra-Badi A product of SHG

12. SWOT Analysis

❖ Strength–

- ❖ 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 labor 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 festive & marriage season.
- ❖ There are opportunities of expansion with production at a larger scale.
- ❖ Daily consumption and consumption by all buyers in all seasons.

❖ Threats/Risks–

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

13. Description of management among members-

By mutual consent SHG group members will decide their role and responsibility to carry out the work. Work will be divided among members according to their mental and physical capabilities.

- ❖ Some group members will involve in Pre-production process (i.e. - procuring of raw material etc).
- ❖ Some group members will involve in production process.
- ❖ Some group members will involve in packaging and marketing.

14. Description of Economics -

A Capital Cost Badi & Seera				
S. No.	Particulars	Quantity	Unit Rate	Amount
1	Grinder machine (1-2 HP)WITH installation	1	20000	20000
2	Water tub (40-50 ltr)	3	800	2400
3	Drum for storage	3	1500	4500
4	Plastic sheets (40*6o inch)		LS	2000
5	Plastic mugs		LS	1000
6	Kitchen tools		LS	4000
7	Water strainer		LS	2000
8	Almirah/racks		LS	5000
9	Digital weighing machine	1	1000	1000
10	Pouch Plastic Packaging Machine	1	2000	2000
11	Apron, Cap, Gloves etc		LS	2000
12	chairs, table		LS	5000
13	Mixer	1	8000	8000
Total Capital cost (A)				58900

B				
Recurring Cost				
S. No.	Particulars	Quantity	Unit Rate	Amount
1	Daal (Kg/month)	300	150	45000
2	Masala (Kg/month)	45	200	9000
3	Wheat seeds (Kg/month)	400	25	10000
4	Rent	1	500	500
6	Packaging material	LS	LS	1000
7	Transportation	1	500	500
8	Other (stationary, electricity, water bill, machine repair etc)	1	1000	1000
Total Recurring Cost (B)				67000

Note – The group members will do the work themselves and therefore labour cost has not been included and the members will manage between them the working schedule to be followed.

Cost of production:

C. Cost of production		
S. No.	Particulars	Amount
1	Total recurring cost	67,000.00
2	10% depreciation annually on capital cost Rs 58900.00	5,8,90.00
Total = 72,890.00		

D. Selling price calculation			
S. No.	Particulars	Unit	Amount Rs.
1	Cost of production Seera	Kg	60
2	Current market price Seera	Kg	150-180
3	Expected selling price Seera	Kg	150
4	Cost of production Badi	Kg	190
5	Current market price Badi	Kg	300
6	Expected selling price Badi	Kg	250

E. Average income monthly by way of sale of /Serra-Badi

S. No.	Particulars	Quantity Kg	Cost per Kg	Amount
1	Sale of Serra	200	150	30,000
2	Sale of Badis	250	250	62,500
Total				92,500

15. Cost Benefit Analysis (Monthly)

Cost benefit analysis (monthly)		
S. No.	Particulars	Amount
1	Total recurring cost	67,000
2	Total sale amount	92,500
3	Net profit (Sale amount - Recurring cost)	25,500
4	Distribution of net profit	<ul style="list-style-type: none"> ✧ Profit will be distributed equally among members monthly/yearly basis. ✧ Profit will be utilized to meet recurring cost. ✧ Profit will be used for further investment in IGA

16. Fund flow arrangement in SHG -

S. No.	Particulars	Total Amount (Rs)	Project Contribution	SHG contribution
1	Total capital cost	58,900	44,175	14,725
2	Total Recurring Cost	67,000	0	67,000
3	Training/capacity building/skill up-gradation.	50,000	50,000	0
Total		175900	94175	81725

Note:

i) Capital cost- 75% capital cost will be borne by the project and 25% by the SHG.

ii) Recurring cost- to be borne by the SHG.

iii) Training and capacity building/ skill up gradation to be borne by the project.

17.Sources of Fund -

Project support	<ul style="list-style-type: none">✧ 75% of capital cost will be provided by project if members belong to SC/ST/Poor women. If the members belong to general then 25% capital cost is will be borne by project.✧ Up to Rs 25000.00 will be parked in the SHG bank account.✧ Training/capacity building/ skill up-gradation cost.✧ The subsidy of 5% interest rate will be deposited directly to the Bank/Financial Institution by DMU and this facility will be only for three years. SHG have to pay the installments of the Principal amount on regular basis.	Procurement of machines/equipment 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 for general category and other categories respectively.✧ Recurring cost to be borne by SHG.	

18. Training/capacity building/skill up-gradation

Training/capacity building/ skill up-gradation cost will be borne by project.

Following are some training/capacity building/ skill up-gradation proposed/needed:

- ✧ Cost effective procurement of raw material
- ✧ Quality control
- ✧ Packaging and Marketing
- ✧ Financial Management

19. Computation of break-even point -

= Capital Expenditure/(selling price (per kg)-cost of production (per kg))

= 58,900/(200-125)

= 785 Kg

In this process break-even will be achieved after selling 785 kg of Seera-Badis.

20. Bank Loan Repayment-

If the loan is availed from bank it will be in the form of cash credit limit and for CCL there is not 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.
- ✧ Project support - The subsidy of 5% interest rate will be deposited directly to the Bank/Financial Institution by DMU and this facility will be only for three years. SHG/CIG has to pay the installments of the Principal amount on regular basis.

21. Monitoring Method-

- ❖ 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 are as:

- ✧ Size of the group
- ✧ Fund management
- ✧ Investment
- ✧ Income generation
- ✧ Quality of product

22. Remarks

This group will make seasonal vegetables Serra-Badi depending upon the availability of raw material and response from the market.

23. Group member's Individual photos



Bablesh Sharma (President)



Reemu Sharma (Secretary)



Nirmla Devi



Priti Chopra



Vanshika Sharma



Manju Katoch



Shivani Kumari

24.Group photos:



25. Resolution-cum-Group-Consensus

Resolution-cum-Group-consensus Form

It is decided in the General house meeting of the group Swastik held on 16.09.2023 at Saman that our group will undertake the Seera. Badi as Livelihood Income Generation Activity under the Project for Implementation of Himachal Pradesh Forest Ecosystem management and Livelihood (JICA assisted).

प्रधान Bablesh Sharma
Signature of group President
स्वयं सहायता समूह स्वास्तिक
गाव समन डा० सालन,
जिला कांगड़ा हि.प्र.

सद्विव Keew Sharma
Signature of group Secretary
स्वयं सहायता समूह स्वास्तिक
गाव समन डा० सालन,
जिला कांगड़ा हि.प्र.

Signature of VFDS President
[Signature]
ग्राम वन विकास समिति सपडूल
ग्राम पंचायत सपडूल
तहसील पालमपुर
जिला कांगड़ा हि० प्र०

26. Business approval by VFDS and DMU

Business Plan Approval by VFDS and DMU.

Swastik Group will undertake the Seera-Bada's 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. 1,75,900 has been submitted by the group on 16.10.2023 and the Business Plan has been approved by VFDS Sapdul

Business Plan is submitted to DMU through FTU for further action please.

Thank You.

प्रधान, Bablesh Shawa
स्वास्थ्य सहायता समूह स्वास्तिक
गाव समन डा० सालन,
जिला कांगडा हि.प्र.

Reenu Sharma
Signature of group Secretary
स्वास्थ्य सहायता समूह स्वास्तिक
गाव समन डा० सालन,
जिला कांगडा हि.प्र.

Reh
Signature of VFDS President
ग्राम वन विकास समिति सपदुल
ग्राम पंचायत सपदुल
तहसील पालमपुर
जिला कांगडा हि.प्र.

Approved

DMU cum DFO Palampur