



BUSINESS PLAN

INCOME GENERATING ACTIVITY – Papad / Bariyan Making

by

Khalsa- Self Help Group



SHG/CIG Name	::	Khalsa
VFDS Name	::	Fatehpur
Range	::	Jawali
Division	::	Nurpur

Prepared Under–



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

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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	::	Khalsa SHG
2	VFDS	::	Fatehpur
3	Range	::	Jawali
4	Division	::	Nurpur
5	Village	::	Fatehpur
6	Block	::	Fatehpur
7	District	::	Kangra
8	Total No. of Members in SHG	::	11
9	Date of formation	::	23-03-2023
10	Bank A/c No.	::	50075688791
11	Bank Details	::	Kangra Co-operative Bank
12	SHG/CIG Monthly Saving	::	100/-
13	Total saving	::	3300/-
14	Total inter-loaning	::	2000/-
15	Cash Credit Limit	::	
16	Repayment Status	::	
17	Interest rate	::	%

3. Beneficiaries Detail:

Sr. No	Name	Husband Name/Father Name	Age	Category	Income Source	Address
1	Ranjana Kumari	Balbir Singh	43	OBC	Agriculture	Village Fatehpur PO Fatehpur Tehsil Fatehpur Distt. Kangra HP
2	Pooja Devi	Pawan Kumar	36	OBC	Agriculture	Village Fatehpur PO Fatehpur Tehsil Fatehpur Distt. Kangra HP
3	Neelam Devi	Parshottam Lal	44	OBC	Agriculture	Village Fatehpur PO Fatehpur Tehsil fatehpurDistt. Kangra HP
4	Sarishta Devi	Jagga Singh	37	OBC	Agriculture	Village Fatehpur PO Fatehpur Tehsil fatehpur Distt. Kangra HP
5	Usha Devi	Pritam singh	53	OBC	Agriculture	Village Fatehpur PO Fatehpur Tehsil Fatehpur Distt. Kangra HP
6	Neelam Kumari	Krishan Kumar	46	OBC	Agriculture	Village Fatehpur PO Fatehpur Tehsil Fatehpur Distt. Kangra HP
7	Baby Devi	Des Raj	48	OBC	Agriculture	Village Fatehpur PO Fatehpur Tehsil Fatehpur Distt. Kangra HP
8	Sarita Devio	Kuldeep singh	32	OBC	Agriculture	Village Fatehpur PO Fatehpur Tehsil fatehpur Distt. Kangra HP
9	Shouki Devi	Nariendar Singh	46	OBC	Agriculture	Village Fatehpur PO Fatehpur Tehsil fatehpur Distt. Kangra HP
10	Baby Devi	Dyal singh	43	OBC	Agriculture	Village Fatehpur PO Fatehpur Tehsil fatehpur Distt. Kangra HP
11	Krishna Devi	Bishmbar Das	62	OBC	Agriculture	Village Fatehpur PO Fatehpur Tehsil Fatehpur Distt. Kangra HP

4. Geographical details of the Village

1	Distance from the District HQ	::	75Km
2	Distance from Main Road	::	5Km.
3	Name of local market & distance	::	Fatehpur -1Km
4	Name of main market & distance	::	Nurpur -25KM, Rehan 10 KM
5	Name of main cities & distance	::	Kangra 70Km, Pathankot 45Km
6	Name of main cities where product will be sold/ marketed	::	Rehan ,Nurpur, Pathankot

5. Selection of raw material and market potential

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.

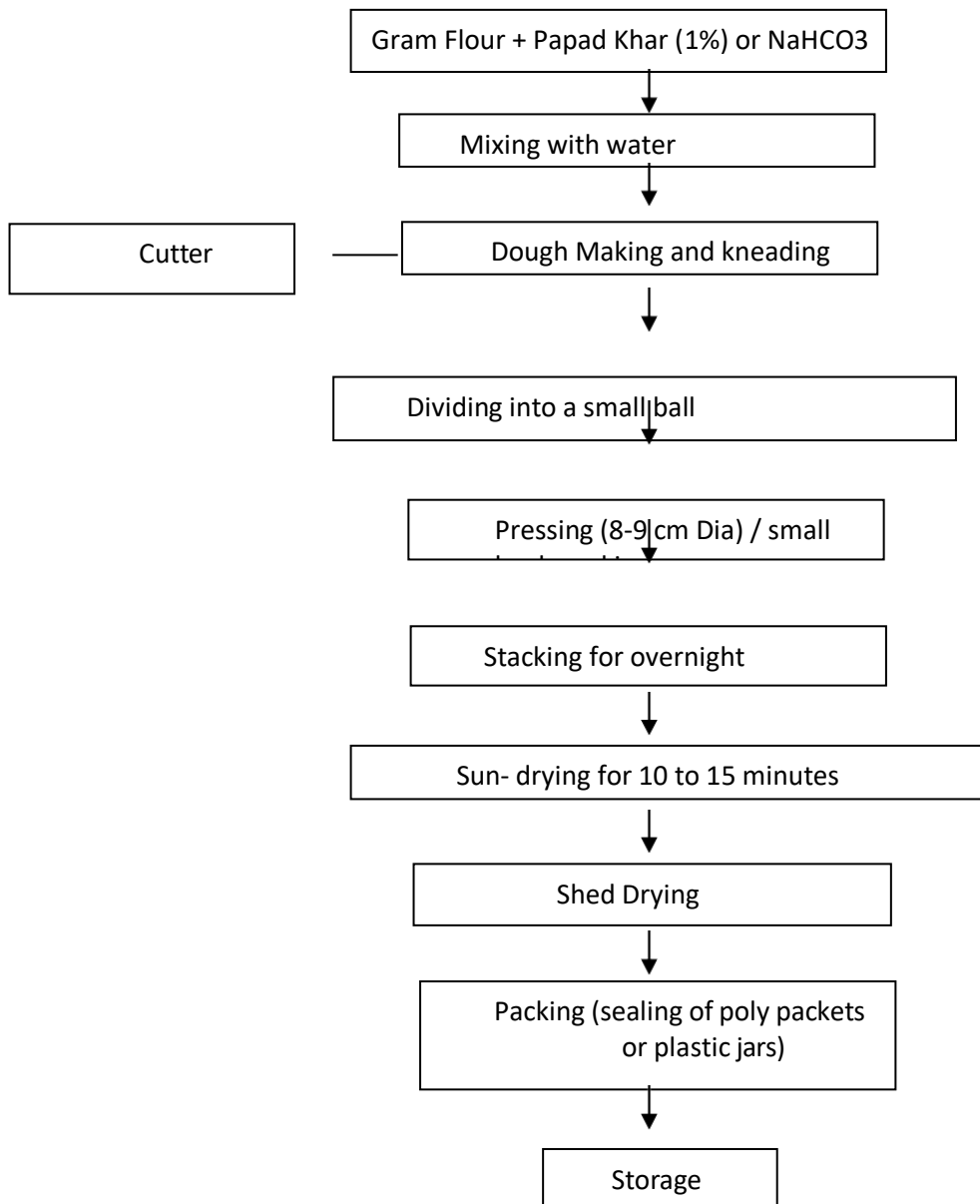
The Papad Chutney Sevyian Badi market is highly fragmented because of the presence of several large and small vendors and the competition is on the basis of factors such as price, quality, innovation, reputation, service, distribution and promotion to grab lion share in the market. Papad Chutney Sevyian 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 Badis from Fatehpur Nurpur and Kangra can sell their Papad Chutney Sevyian Badis in command area then this SHG can do it more vigorously and briskly and compete with such outsiders.

6. Papad / Chutney / Sevayian / Badi making business plan

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.

Flow chart of the Papad Chutney Sevyian Badi making process



7. Achar chutney/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 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.

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

a. Strength–

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

b. Weakness–

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

c. Opportunity–

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

d. Threats/Risks–

- i. Effect of temperature, moisture at time of manufacturing and packaging particularly in winter and rainy season.
- ii. Suddenly increase in price of raw material
- iii. 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. CAPITAL COST		
Sr. No.	Equipment	Approximately cost
1.	Grinder machine	10000
2.	Dryer	8000
3.	Cooking arrangement (commercial Gas cylinder with chullah)	10000
4.	Weighing scale (2 no.'s)	6000
5.	Packaging/ sealing unit	5000
6.	Sevayian making machine	7000
		46000

Sr. No.	Utensils	Quantity	Unit price	Total amount
1.	Pattila	2	3000	6000
2.	Card board	2	150	300
3.	Knife	5	100	500
Total				6800
Total capital cost				52800

11. Achar chutney Papad Chutney Sevyan Badi making raw material

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 kg containers/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. 2000 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 1200 kg in one month. Accordingly, therefore recurring cost for 800kg of Papad Chutney Sevyian Badi is calculated as under:

B. RECURRING COST					
Sr. No.	Particulars	Unit	Quantity	Unitcost	Total amount
1.	Room rent	Per month	1	1000	1000
2.	Water & electricity charges	Per month	1	1000	1000
3.	Raw material	kg	800	100	80000
4.	Spices etc.	kg	50	150	7500
5.	Sarson (mustard) oil	kg	70	200	14000
6.	Packaging material	kg	30	100	3000
7.	Clinical gloves, head cover and aprons etc.	month	L/S	8000	8000
Total recurring cost					114500

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.

12. Cost of production (monthly)

Sr.No.	Particulars	Amount
1.	Total recurring cost	114500
2.	10% depreciation monthly on capital cost (52800)	440
	Total	114940

Average income monthly by way of sale of achar/Papad Chutney Sevyian Badi

Sr. No.	Particulars	Quantity	Cost	Amount
1.	Sale of Papad Chutney Sevyian Badis	800kg	250/Kg	200000

13. Cost benefit analysis (monthly)

Sr. No.	Particulars	Amount
1.	Total recurring cost	114500
2.	Total sale amount	200000
3.	Net profit	85500
4.	Distribution of net profit	1. One lakh 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 account for the 1 st month

14. Fund flow arrangement in the SHG

Sr. No.	Particulars	Total amount	Project contribution	SHG contribution
1.	Total capital cost	52800	39600	13200
2.	Total recurring cost	114500	0	114500
3.	Training/ capacity building, skill upgradation	28000	28000	0
Total		195300	67600	127700

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 upgradation to be borne by the project

15. Training capacity building skill upgradation

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

- i) Cost effective procurement of raw material
- ii) Quality control
- iii) Packaging and marketing practices
- iv) Financial management and resource mobilization

16. Other sources of income

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. 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

Group members Photos-

Khalsa (SHG) Fathepur



Rangana Kumari



Pooja Devi



Neelam Devi



Savishta devi



Usha devi



Neelam Kumari



Baby devi



Savita devi



Shouca' devi



Baby dai



Krishna devi

Business Plan Approval by VFDS & DMU

Khalsar (SNC) 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. 195300/- has been submitted by group on 23/3/2023 and the business plan has been approved by the VFDS Fatehpur

Business plan is submitted through FTU for further action please

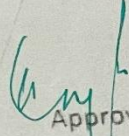
Thank you
Signature of Group President

Ranjana Kumari
Signature of President VFDS

प्रधान सचिव कोषाध्यक्ष
नारी शक्ति स्वयं सहायता समूह
VFDS Ward No. 4 Fatehpur
Signature of Group Secretary

Pooja Devi


Pradhan
Village Forest Development Society
Labour Distt. Kangra (H.P.)


Approved
DMU cum Nurpur

Resolution cum Group Consensus Form

It is decided in the general house meeting of the group Khals 9 held on 23/03/2023 at VFDS Fatehpur that our group will undertake the Agro, papad, Badi as livelihood income generation activity Under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (JICA assisted).

प्रधान सचिव कोषाध्यक्ष
खालसा स्वयं सहायता समूह
VFDS Ward No.5 Fatehpur
Signature of Group President Panjand Kumar

प्रधान सचिव कोषाध्यक्ष
नारी शक्ति स्वयं सहायता समूह
VFDS Ward No.4 Fatehpur
Signature of Group Secretary

Pooja Devi

