



Income generating activity

Business plan

Food processing (Seera and Badi)

Tara – Self -help Group Ballu Kharyala



SHG / CIG Name	,	Tara
VFDSName	,	Jeevan Jyoti Bakroa
Forest Range	::	Ghumarwin
Forest Division	::	Bilaspur

Project for Improvement of Himachal Pradesh Forest Ecosystems

Management & Livelihood (JICA Assisted)

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1. Details of SHG / CIG

1	SHG / CIG Name	Tara
2	VFDS	jeevan jyoti Bakroa
3	Range	Ghumarwin
4	Forest Division	Bilaspur
5	Village	Bakroa
6	Block	Ghumarwin
7	District	Bilaspur
8	Total number of members in SHGs	11 – Women
9	Formation Date	4-05-2021
10	Bank Account No	13510101 005
11	Bank details	HP State Cooperative Bank Bhager
12	SHG / CIG Monthly Savings	100/-
13	Total savings	30,800
14	Total Difference - Debt	zero
15	Cash Credit Limit	zero
16	Payment status	zero

2. Beneficiary Details :

Serial Number	Name	Fathe/Husband Name	age	Category	income source	Address
1	Anita rani	Suram Singh	38	General	Agriculture	Village Ballu Kharyala Post Office Bhager
2	Rajni Devi	Bhandari Ram	45	sc	Agriculture	Village Ballu Kharyala Post Office Bhager
3	Champa devi	Prakash Chand	48	sc	Agriculture	Village Ballu Kharyala Post Office Bhager
4	Dhruva Devi	Satru Jeet Singh	70	General	Agriculture	Village-Ballu Kharyal Post Office Bhager
5	Santosh Kumari	Kartar Singh	49	General	Agriculture	Village Ballu Kharyala Post Office Bhager
6	Kavita	Bhim Singh	28	General	Agriculture	Village Ballu Kharyala Post Office Bhager
7	Vandana Sharma	Vinod Kumar	40	General	Agriculture	Village Ballu Kharyala Post Office Bhager
8	Rampyari Devi	Ram Dass	49	sc	Agriculture	Village Ballu Kharyala Post Office Bhager
9	Ratni devi	Mast Ram Singh	63	General	Agriculture	Village Ballu Kharyala Post Office Bhager
10	Neerja	Rajesh Kumar	32	General	Agriculture	Village Ballu Kharyala Post Office Bhager
11	Soma Devi	Anoop Kumar	31	General	Agriculture	Village Ballu Kharyala Post Office Bhager

3. Geographical Description of the Village

1	Distance from district headquarters	::	15 km
2	Distance from main road	,	50 meters
3	Name and distance of local market	,	Bhager 500 Km
4	Main market name and distance	,	Ghumarwin , 7 Km
5	Names and distances of major cities	,	Bilaspur , 15 Km
6	Name of main cities where the product will be sold / marketed	,	Bilaspur , Ghumarwin

4. Executive Summary

Tara SHG is Seera and Badi. This IGA will be done by all the women of this SHG. Making Seera and Badi is a traditional household activity of all the members of this group.

The activity is of vegetable origin and they are well aware of the method of preparing these food items for household use. Now the group wants to make this activity as a livelihood by using modern equipments. And manufacture these items on a large scale for commercial purpose so that they can increase their income. This commercial activity will be done by the group members throughout the year. The process of making syrup takes about 12 - 15 days. About 1 kg of molasses will be produced from 2 kg of wheat seeds . The production process includes process like cleaning, washing , soaking , grinding , drying etc. Initially the group will produce molasses , but in future the group will manufacture other products which follow the same process. The product will be sold initially directly by the group or indirectly through retailers and wholesalers in the nearby market. The selling price of 1 kg of molasses will be around Rs. 150 per kg. Badi of moong , maah , masar , danthal etc. will be made by this group initially. This activity is already being done by some women of this group. This business activity will be done throughout the year by the members of the group. The process of making Badi takes about 3 to 5 days.

1.25-1.50 kg of dal and about 150-200 grams of spices (black pepper , black cardamom , carom seeds , cumin seeds etc.) are required for the preparation of 1 kg badi. The production process includes processes like cleaning , washing , soaking , grinding , mixing , drying etc. Initially the

group will manufacture badi but in future the group will manufacture other products which will follow the same process. The product will be sold initially directly by the group or indirectly through retailers and whole sellers of the nearby market. The selling price of 1 kg badi will be about Rs. 250-260 per kg.

5. Product details related to Seera Badi -making activities :-

Product name	Seera , Moongbadi , Soyabadi , Sepubadi ,
Product identification method	JICA staff held a meeting to identify livelihood activities and discussed some issues like availability of raw material in the area, skills to prepare the product, marketing situation and then all the SHGs agreed to take up molasses and badi making initially and later on. More products with similar process will be added.
SHG / CIG / Cluster members	All SHG members agree and the proposal has been passed unanimously.

6. Description of production processes

The pulses will be made into 'Badi' from moong , maah , masar, danthal and wheat seed syrup. This business activity will be carried out throughout the year by the group members.

In the process of making Badi , it takes approximately 3 days (12-15 days) to prepare the syrup.

concept / experience – 1 kg badi will be made from 1.25-1.50 kg dal and 150-200 grams of spices (black pepper , big cardamom , ajwain , cumin

etc). Syrup is also considered to be 1 kg. The production process includes processes like cleaning , washing , soaking , grinding , mixing , drying etc.

Initially, the group will manufacture 220 kg of ghee and 100 kg of siracha per month and in future , the group will manufacture as per demand and also manufacture other products that follow the same production process.

7. Production Plan

1	Production cycle (in days)	3 days for badi and 12-15 days for seera
2	Manpower required per cycle (number)	all women
3	Source of raw materials	Local Market / Main Market
4	Source of other resources	Local Market / Main Market
5	Quantity required per cycle (kg)	For Badi 30 kg dal and 4.5-5 kg masala and 400 kg wheat seeds (initially)
6	Expected production per cycle (kg)	200 Kg Seera And 25 Kg Badi

Raw material requirement and expected production

Serial Number	raw stool	Unit	Time	amount	Amount per kg (Rs .)	Total Amount	expected Production Monthly (kg)
1	Daal	Kilogram	Monthly	30	120	36,000	250
2	Spices	Kilogram	Monthly	50	200	10,000	
	wheat Of Seed	Kilogram	Monthly	40	20	8,000	200

8 Marketing / Sales Details

1	potential Market place	Bilaspur , Ghumarwin , Bhager
2	Distance from unit	15 km , 7 km and 500 metres respectively :
3	Product demand in the market	Daily demand and high demand during festival and wedding occasions.
4	Identification of the market process	Group members will select / list the retailer / wholesaler according to their production capacity and market demand.Initially the product will be sold in nearby markets.
5	Productive Marketing Strategy	SHG members will sell their produce directly to village shops and from construction site / shop. Also through retailers, wholesalers in nearby markets . Initially the produce will be sold in 1 kg packaging.
6	Product Branding	the CIG / SHG at CIG / SHG level . This IGA may later require branding at cluster level
7	Product "slogan"	" Product of SHG Tara Ballu Kharyala "

9. SWOT Analysis Strengths –

Seera –Badi activity SHGs being done by the members

Raw Material easily available

The manufacturing process is simple

Proper packing and easy to transport

Product shelf life is long

weakness -

- ❖ Humidity effect on manufacturing process / product .
- ❖ Extremely laborious tasks.
- ❖ The product manufacturing cycle will increase in winter and rainy seasons

Opportunity -

- ❖ More demand on festival and wedding occasions
- ❖ Location of markets
- ❖ / weekly consumption and consumption by all buyers in all seasons

Danger / Risk -

- ❖ Humidity during manufacturing and packaging especially in winter and rainy season.
- ❖ Sudden increase in the price of raw materials
- ❖ competitive market

Details of management among members

By mutual agreement, the members of the SHG group will determine their roles and responsibilities for carrying out the work. The work will be divided among the members according to their mental and physical abilities. Some group members will be involved in the production process.

Some group members will be involved in packaging and marketing.

10. Description of Economics :

Capital Cost				
Serial Number	Description	Amount	Unit Price	Total Amount) Rs. (
1	)1-2 HP (with installation .	1	20 000	20 ,0 00
2	Water tub)40-50 litres (	3	500	15 00
3	Drums for storing -water ,pulses, raw material etc) -80-100 litres - (Plastic	3	1000	3000
4	Plastic sheet)example -40*60 inch (			2 000
5	Plastic mug			10 00
6	kitchen tools			4 000
7	water strainer			10 00
8	Finished product storage cupboard / rack			5 000
9	Digital Weighing Scale Machine	2	1000	1 000
10	Poly Sealing Table Top Heat Sealer Pouch Plastic Packaging Machines	1	2000	2000
11	Aprons ,caps ,plastic hand gloves , etc			2 000
12	Chairs ,tables			5 000
13	Mixer	1	6000	6000
	Total capital cost)A = (			53500

B. Recurring cost					
Serial Number	Description	Unit	amount	price	Total Amount)Rs (.
1	Raw material)pulses (	kg /month	300	120	36,000
	Raw material)wheat seed (	kg /month	400	20	8000
2	Raw Material)Masala (	kg /month	45	200	9000
3	Rent	month	1	200	200
4	Labour)to be done by SHG members (	5hours	150	50	7500
5	Packaging Materials	month	1	300	300
6	transportation	month	1	500	500
7	Other)stationary , electric ,waterproof , machine repair (	month	1	1000	1000
	recurring cost				62500
Total recurring cost = B					550 00
)Recurring Cost -Labor Cost (Work /labor will be done by the members of the Self Help Group.					

C. cost of production)monthly (
Number	Description	Amount)Rs (.
1	Total recurring costs	550 00
2	Depreciation at 10% per annum on capital cost	525
	Total	56025

D. Selling Price Calculation)Per Cycle (
Serial Number	Description	Unit	amount	Amount)Rs (.	
1	cost to make	Kilogram	1	=190+50 240	It will decrease as the production quantity increases
2	Current Market Value	Kilogram	1	150-180 for Sera and 300 for Badi	
3	Expected selling price by SHG	Rs	1	180for Seera and 260 for Badi	

11 Analysis of income and expenses) Monthly :(

Serial Number	Description	Amount)Rs (.
1	Depreciation at 10% per annum on capital cost	525
2	Total recurring cost	55,500
3	Total Production per Month)kg (	200for Sera and) for Badi 250 Quantity (
4	Selling Price)per kg (	180for Seera and for Badi 260
5	Income Generation for Seera (180*200)and for Badi)250*260) .	36000for Sira and for Badi 65000 Total 101000 =

6	Net Profit (56025-101000)	44975
7	distribution of net profit	<ul style="list-style-type: none"> • The benefits will be distributed equally among the members on monthly /yearly basis. • The profit will be used to meet recurring costs. • The profits will be used for further investment in IGA

12 Need for Finance

Serial Number	Description	Total Amount) Rs (.	Project contributions	SHG Contribution
1	Total Capital Cost	53500	40125	13,375
2	Total recurring cost	,550 00	0	,550 00
3	Training / Capacity Building / Skill Upgradation	40,000	40,000	,

Comment -

- **Capital Cost** %75 –of the capital cost is to be covered under the project
- **Recurring cost To be borne by** –the SHG /CIG.
- **Training /Capacity building /Skills upgradation** -To be borne by the project

Source of Fund :

Project support ;	<ul style="list-style-type: none"> • %75of the capital cost will be funded by the project • 1lakh will be deposited in the SHG bank account . • Training /Capacity Building / Skill Upgradation. • SHGtaking loan from bank, interest subsidy of %5will be deposited directly by / DMU to the bankfinancial 	The machinery /equipment will be purchased by the respective DMU /FCCU after following the formalities .
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	institution and this facility will be for three years only. SHG has to pay principal installments on regular basis.	
SHG Contribution	<ul style="list-style-type: none"> • %25 of the capital cost will be borne by the self help group • Recurring costs will be borne by the Self Help Group 	

Training / Capacity Building / Skill Upgradation

Training / capacity building / skill upgradation costs will be borne by the project. The following are some of the training / capacity building / skill upgrading proposed / required :

- Raw Material Cost Effective Procurement
- Quality control
- packaging and marketing
- Financial Management

13 break - even point

= Capital Expenditure / Selling Price (per kg) - Production Cost (per kg)

= 63000 for seracs / (180 -50)= 485 kg

= Badikeli A (63000 / (260-190)=900 kg

In this process break even will be achieved after selling 485 kg molasses and 900 kg bulk. Hence break even will be achieved in 4-5 months.

Other sources of income :

Villagers / local people earn income from grinding pulses , wheat , maize etc.

14 Bank Loan Repayment -

If loan is taken from Bank, it will be in the form of Cash Credit Limit and there is no repayment schedule for CCL ; however , monthly savings and repayment receipts from members should be sent through CCL.

- In CCL , the outstanding principal loan of the SHG should be paid in full to the banks once in a year. Interest amount should be paid on monthly basis.
- In term loans , repayment should be done as per the repayment schedule in banks.

- Project Assistance - Subsidy at 5% interest rate will be deposited by DMU directly to the bank / financial institution and this facility will be for three years only. SHG/CIG has to pay the installments of the principal amount on regular basis

Monitoring method-

- The Social Audit Committee of VFDS will monitor the progress and performance of the IGA and suggest corrective actions, if necessary, .to ensure the unit operates as per projections
- Each member of the SHG should review the progress and performance of if necessary, to ensure that ,the IGA and suggest corrective actions .the unit operates as per the expectations

Some key indicators to watch for are :

- Group size
- fund management
- Investment
- I-padhi
- production level
- Quality of the product
- Goods sold
- Market access

Personal photos of each member :-



Anita Rani Pardhan Rajni Devi Secretary Ratni Devi Member Dhruva Devi Member



Champa Devi Member, Kavita Member, Santosh Kumari Member, Bandana Sharma Member



Seema Devi Member, Neerja Member Rampyari Member

(Group members group photo)



हम तारा स्वयं सहायता समूह के सभी सदस्य आईजीय गाँव में सक्रिय रूप से भाग लेने के लिए सहजता देते हैं। व हिनको पारिस्थितिकी तंत्र प्रबंधन और आजीविका में सुधार और P-F-25 के साथ समझने के लिए GICA परिषदों द्वारा विश्वासी सेवा के अभाव समूह (सीआर-वडी) के साथ भी जुड़े हैं।

क्र.सं.	नाम	W/O	जाति	उम्र	श्रेणी	PH No.	हस्ताक्षर
1.	अनीता शर्मा/श्री सुख सिंह		Gen	38	10th	85809 18600	Anita Rani
2	रजनी देवी/श्री अण्डरी राम		S.E	45	10th	82192 24557	
3	चम्पा देवी/श्री प्रकाश चंद्र		S.E	48	5th	80910 98528	चम्पा देवी
4	धुवा देवी/श्री शत्रुजीत सिंह		Gen	70	5th	780706 876	Dhruva Devi
5	सन्तोष कुमारी/श्री करनर सिंह		Gen	49	10th	83510 48071	Santoshi Kumari
6	कविता/श्री श्रीम सिंह		Gen	28	12	70184 82012	Kavita
7	वदना शर्मा/श्री प्रदीप कुमार		Gen	40	10th	88945 31249	वदना शर्मा
8	राम च्यारी देवी/श्री राम दास		SE	49	8th	98826 93938	राम च्यारी देवी
9	रजनी देवी/श्री मस्त राम सिंह		Gen	63	5th	90152 49994	रजनी देवी
10	नीरजा/श्री राजेश कुमार		Gen	32	B.A	85806 45251	Neeraja
11	सीमा देवी/श्री अनुप कुमार		Gen	31	8th	94186 83331	सीमा देवी

Anita Rani
सचिव
तारा स्वयं सहायता समूह
बल्लू करवाला पुनारवी
जिला बिलासपुर हि.प्र.

Devi

प्रमाण सचिव
तारा स्वयं सहायता समूह
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समूह प्रधात्री के हस्ताक्षर

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रजनी देवी
समूह सचिव के हस्ताक्षर

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प्रमाण सचिव
जीवन ज्योति
वीएफडीएस के हस्ताक्षर
शान्ति चम विकास समिति बकरीआ
तह. घुमारवीं जिला बिलासपुर (हि.प्र.)

Sudhadevi
वीएफडीएस सचिव के हस्ताक्षर

Rohit
वन रक्षक के हस्ताक्षर

[Signature]
खंड अधिकारी के हस्ताक्षर

रेंज वन अधिकारी के हस्ताक्षर
(सह एफटीयू अधिकारी घुमारवीं)

द्वारा अनुमोदित

डीएफओ सह डीएमयू अधिकारी
बिलासपुर वन प्रभाग

