



Himachal Pradesh  
Forest Department

**Income Generating Activity  
Business plan  
Seera Badi and Its Value Addition  
2024-25**



Name of the Self Help Group	, Gauri Shakti Self Help Group
Name of the Rural Forest Development Committee	, Charrol
Name of the Field Technical Unit	, Swarghat
Name of DMU/ Forest Division	, Bilaspur
FCCU/Circle	, Bilaspur
Sponsored by PIHPFEM&L (JICA)	prepared by:- DMU Bilaspur , FTU Swarghat and “ Gauri Shakti ” Self Help Group

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## **Introduction**

Himachal Pradesh is a majestic , mythical land and is famous for its beauty and serenity , rich culture and religious heritage. The state has diverse ecosystems , rivers and valleys , and has a population of 7.5 million and covers an area of 55,673 sq km ranging from the foothills of the Shivalik mountains to the middle hills ( 300 - 6816 m above MSL) , high hills and the cool arid regions of the Upper Himalayas . It is spread over valleys in which several perennial rivers flow. About 90% of the state's population lives in rural areas. Agriculture , horticulture , hydropower and tourism are important components of the state's economy. There are 12 districts in the state and its population density is quite high .

The district is situated along the border of Punjab and is the gateway for its tourist destinations and Himalayan tours , the routes for Himalayan tours from Bilaspur district connects Mandi , Kullu, Shimla , Solan , Hamirpur and Kangra districts .

This district is famous for its ancient settlements and traditional agriculture , with the Sutlej river as its main lifeline. And after the construction of Bhakra Dam, most of the fertile land area of this district has become submerged .

Forests and forest ecosystems are repositories of rich biodiversity , and play a vital role in preserving fragile sloping lands and were the primary sources of livelihood for the rural population. Rural people are directly dependent on forest resources for their livelihood and socio-economic development. The harsh reality is that these resources are continuously depleting due to overexploitation such as for fodder , fuel , NTFP extraction, grazing , fire and drought etc.

Self-help groups have been formed to implement livelihood improvement activities under Chhadol Gramin Van Vikas Samiti . One of these , “ Gauri Shakti ” self help group, is engaged in Sera Badi manufacturing . The group members belong to the weaker sections of the society and have small land holdings. To enhance his socio-economic status , he decided to form Seera Buddy . In which Dr. Ulshida, Subject Specialist, Office of Forest Division Bilaspur , Ashwani Kumar, Forest Guard Chhadol Beat , Forest Division Officer Ratanpur Shri Dharampal and Poonam Thakur, FTU Coordinator Swarghat were included .

## **Executive Summary**

### **Charrol Village Forest Development Society:-**

Charrol Village Forest Development Society is organized in Charrol Revenue Village. This Rural Forest Development Committee has been formed in Chhadol Village. It is located in Ratanpur block of Bilaspur district in Himachal Pradesh Chhadol Gramin Van Vikas Samiti Bilaspur Forest Division Management Unit(DMU) It falls under Chhadol beat of Ratanpur forest division under Swarghat forest range

Number of families	121
BPL Families	12
total population	492

### **1. Details of Self Help Group**

Informal Gauri Shakti Self Help Groups were formed under Chhadol Gramin Van Vikas Samiti to provide livelihood improvement support by upgrading skills and capacities. The group comprises poor and marginal farmers. Gauri Shakti Self Help Group is a women's group ( 10 women) consisting of marginal and financially weak sections of the society with less land resources. Although all the women of the group are involved in agriculture and animal husbandry, due to small land holdings , lack of irrigation facilities and damage to crops by wild animals, the production level has reached near saturation , so to meet their financial needs, they decided to move forward by making Seera Badi which can increase their income. There are 10 members in this group and their monthly contribution is Rs 100 /- per month. The details of the group members are as follows:-

फोटो के साथ स्वयं सहायता समूह सदस्यों का विवरण

क्र स	नाम	पद	वर्ग	उम्र	शैक्षणिक योग्यता	मोबाइल नंबर
1.	श्रीमती अंजना देवी वा. डोला राम	प्रधान	अनुसूचित जाति	34	B.A	7831852956
2.	प्रियंका वा. राजेश कुमार	सचिव	OBC	28	M.A	9805778928
3.	शोभा देवी वा. विमला पांडेय	सामान्य	सामान्य	29	+2	8520606616
4.	श्रीरा देवी वा. राजेश कुमार	सदस्य	-	38	10th	7833049067
5.	वसुधा देवी वा. राजेश कुमार	-	S.C.	39	10th	7018860861
6.	ममता देवी वा. मनीष कुमार	-	सामान्य	23	+2	7559662024
7.	केशवामा वा. राजेश	-	-	42	10th	8091397990
8.	कचन कुमारी वा. राजेश कुमार	-	-	32	+2	7807388299
9.	निभा देवी वा. राजेश कुमार	-	-	47	5th	9805477066
10.	अनु कुमारी वा. राजेश कुमार	-	-	36	+2	7876601047
11.						
12.						
13.						
14.						
15.						
16.						



**Details of SHG members with photos**



**Anjana Kumari  
(President )**



**Priyanka  
( Secretary)**



**Sheela Devi  
(Treasurer)**



**Meera Devi i**



**Kamala Devi**



**Mamata Devi**



**Kausalya Devi**



**Kanchan Kumari**



**Soma Devi**



**Anu Devi**

## 2. Gauri Shakti Self Help Group

Name of SHG	:: ::	Gauri Shakti
SHG/CIG MIS Code Number	,	,
VFDS	,	Charrol
Range	,	Swarghat
Forest Division	,	Bilaspur
Village	,	Chadol
Section	,	Ratnapur
District	,	Bilaspur
Total number of members in the SHG	,	10
Date of formation		10-7-2023
Name and details of the bank	,	UCO Bank Chhadol
Bank account number	,	15380110040522
SHG/Monthly Savings	,	Rs. 1,00 /- per month
Total savings	,	10000/-
Total Inter-Loan	,	Yes
cash credit limit	,	
Repayment Status		,

## 3. Geographical description of the village

away from district headquarter	,	21 Km
away from the main road	,	1 Km
	,	
Local market and distant name	,	Local Market. Chhadol, Bilaspur 1 Km , 21 Km
Names and distances of major cities	,	Bilaspur 21 Km approx .
Names of major cities where The products will be sold/marketed	,	Local Market, Chhadol, Bilaspur
Backward and Forward Linkage status	,	- The backlink lies in training , and the frontlink lies in market suppliers etc.

and distance of local market	,	Local Market. Chhadol, Bilaspur 1 Km , 21 Km
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Names and distances of major cities	,	Bilaspur 21 Km approx.
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#### 4. Product details related to income generation activities

1	Produce Names	::	Sira , Mashbadi , Moongbadi , Soyabadi , Sepubadi ,
2	Product Identification Methods	:: ::	along with JIC 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 initially adopt molasses and badi making. More products with similar process will be added later.
3	SHG / CIG / Cluster members	,	All SHG members agree and the proposal has been passed unanimously.

#### 5. Description of production processes

- The group will make moong , maah , masardal and danthal , sepu badi and wheat seed syrup badi. 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 spices ( black pepper , big cardamom , celery , 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 Badi and 100 kg of Sira per month and in future , the group will manufacture as per the demand and also manufacture other products which follow the same production process.

#### 6. Description of the production plan

1	Production cycle ( in days )	,	3 days for badi and 12-15 days for sira
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2	Manpower required per cycle ( no. )	,	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 )	,	300 kg dal and 4.5-5 kg masala and 400 kg wheat seeds for badi ( in the beginning )
6	Expected production per cycle ( kg )	,	200 kgciraand 25 kgbody

#### Raw material requirements and expected production

Serial number	Raw materials	Unit	Time	quantity	Amount per kg ( Rs .)	Kularkam	Expected Production Monthly ( Kg )
1	Pulses	kilograms	of the month	300	120	36,000	250
2	Spices	Kilogram	Monthly	45	200	10,000	
	wheat germ	Kilogram	Monthly	400	20	8,000	200

#### 7. Marketing / Sales Details

1	Potential Marketplace	,	Local Market, Chhadol, Bilaspur ,
2	distance from unit	,	1 km and 21 km.
3	/ s of the product in the market	,	Daily demand and high demand during festive and wedding occasions.
4	Market Identification 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. Will go.
6	Product Branding		the CIG / SHG at CIG / SHG level . This IGA may later require branding at cluster level
7	Product " slogan "		" A product of SHG Gauri Shakti "

## 8. Management details among members

By mutual agreement, the members of the SHG group will assign their roles and responsibilities for carrying out the work. The work will be divided among the members according to their mental and physical capabilities.

- Some members of the group will be involved in the pre - production process ( i.e. procurement of raw materials, etc. ).
- Some group members will be involved in the production process.
- Some members of the group will be involved in packaging and marketing.

## 9 . Swot analysis

### ❖ Strength -

- The activity is already being carried out by some SHG members
- Raw materials readily available
- The construction process is simple
- Proper packing and easy to transport
- Product shelf life is long

### ❖ Weaknesses -

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

### ❖ chance -

- More demand on festive and wedding occasions
- Location of markets
- / weekly consumption and consumption by all shoppers in all seasons

❖ Hazards / Risks -

- packaging, especially in winter and rainy seasons.
- Sudden rise in raw material prices
- Competitive market

**10. Economics Description :**

Serial Number	Description	amount	Unit Price	Total Amount ( Rs.)
1	Grinder machine with installation ( 1-2 HP).	1	20 000	20 , 0 00
2	Water tub ( 40-50 litres)	3	500	15 00
3	Drum for storing - water, pulses, raw material etc. - ( 80-100 liters) - 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			1 0 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	Apron, cap, plastic hand gloves etc			2 000
12	Chairs, tables			5 000
13	Mixer	1	6000	6000
14	vermicelli machine	1	27000	27000
15	Large drying dryer	1	25,000	25,000
16	Furnace for making Seppu Badi	1	2,200	2,200
	<b>Total Capital Cost (A)</b>			<b>107700</b>

<b>B. Recurring cost</b>					
<b>Sr.No</b>	<b>Description</b>	<b>Unit</b>	<b>Amount</b>	<b>price</b>	<b>Total Amount (Rs)</b>
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	4 5	200	9000
3	Rent	month	1	200	200
4	Labour (to be done by SHG members)	5 hours	150	50	7500
5	Packaging Materials	month	1	300	300
6	transportation	month	1	500	500
7	Other (stationary, electricity, water, machinery repair)	Month	1	1000	1000
	<b>Recurring costs</b>				<b>62500</b>

Total recurring cost B =  (Recurring cost-Labor cost) will be done by the members of the Self Help Group in the form of work/labor.	55, 0 00
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C. Cost of Production (Monthly)		
Nu mb er	discussion	Amount (Rs.)
1	Total recurring costs	55, 0 00
2	% depreciation per annum on capital cost	10770
	<b>total</b>	<b>65770</b>

D. Selling price calculation (per cycle)					
Sr. No.	Discussion	Unit	quantity	Amount (Rs.)	
1	cost to make	Kilog ram	1	50+190= 240	It will decrease as the production quantity increases
2	Current Market Value	Kilog ram	1	-180 for Sera and 300 for B D	
3	Expected selling price by SHG	Rs	1	180 for Seera and 260 for Badi	

### 11. Analysis of income and expenditure (Monthly):

Sr.No	Description	Amount (Rs)
1	Depreciation at 10 % per annum on capital cost	10770
2	Total recurring cost	55, 0 00
3	Total Production per Month(kg)	200 for Sera and 250 for B D (Quantity)
4	Selling Price(per kg)	180 for Sera and 260 for B D
5	Income Generation for Seera (200*180) and for Badi ( 250*260) .	36,000 for Sera and 65,000 for B D Total = 101000
6	Net Profit ( 101000-55000 )	4 6000
7	distribution of net profit	<ul style="list-style-type: none"> <li>• The benefits will be distributed equally among the members on monthly/yearly basis.</li> <li>• The profit will be used to meet recurring costs.</li> <li>• The profits will be used for further investment in IGA</li> </ul>

### 12. Need for money :

Serial Number	Description	Total Amount (Rs)	Project contributions	SHG contributions
1	Total capital cost	107700	80775	26925
2	Total recurring costs	55, 0 00	0	55, 0 00

3	Training / Capacity Building / SkillUpgradation			
	<b>total</b>	<b>162700</b>	<b>80775</b>	<b>81925</b>

**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/Skill upgradation** – To be borne by the project

**13. Source of funds :**

Project support ;	<ul style="list-style-type: none"> <li>• 75% of the capital cost will be funded by the project</li> <li>• 1 lakh will be deposited in the SHG bank account ( as revolving fund ) .</li> <li>• training / capacity building / skill upgradation will be borne by the project.</li> <li>• If the SHG takes a loan from a bank, then the DMU will directly deposit an interest subsidy of 5% in the bank / financial institution and this facility will be for three years only. The SHG has to pay the principal installments on a regular basis.</li> </ul>	The machinery / equipment will be procured by the respective DMU / FCCU after following all the codal formalities .
SHG Contribution	<ul style="list-style-type: none"> <li>• 25% of the capital cost will be borne by the SHG</li> <li>• Recurring costs borne by SHGs</li> </ul>	



#### **14. 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 :

- RawMaterialCostEffectiveProcurement
- Qualitycontrol
- packagingandmarketing
- FinancialManagement

#### **15. Calculation of break - even point**

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

= 107700 for seraci / ( 180 -50)= 828 kg

= For big 107700 / ( 260-190)=1538 kg

In this process break even will be achieved after selling 828 kg molasses and 1538 kg barley . Hence break even will be achieved in 4-5 months.

#### **16. Income from other sources :**

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

**17. Bank Loan Repayment** - If loan is taken from Bank then 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 of the SHGs should be paid in full to the banks once a year. Interest amount should be paid on monthly basis.
- In term loans , repayment should be done as per the repayment schedule in banks.
- And this facility will be for three years only. SHG/CIG has to pay installments of principal amount on regular basis

#### **18. Monitoring method -**

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

for monitoring Project Assistance: 5% interest rate subsidy will be deposited directly into banks / financial institutions by DMUs :

- Group size
- fund management
- Investment
- Income generation
- production level
- Production quality
- Merchandise
- market access

**19 comments**

अनुलग्नक

हम सब समूह सदस्य ने आईजीए गतिविधि में सक्रिय रूप से भाग लेने के लिए सहमति दी है। एचपी पाठ्यनियमिका तंत्र प्रबंधन और आजीविका में सुधार और वीएफडीएस के साथ समन्वय के लिए जे.आई.सी.ए. परियोजना के दिशानिर्देश के अनुसार समूह ( सीरा बड़ी वसुविद्या ) द्वारा चुना गया। सदस्यों का विवरण इस प्रकार है

क्र.सं.	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1.	अंजना देवी (बालबोला रत्न)	प्रधान	अज्ञात	34	Anjina
2.	प्रियंका देवी (बाल राजेश कुमार)	सचिव	OBC	28	Priyanka
3.	शीला देवी (बाल विष्णु सिंह)	कोषाध्यक्ष	सामान्य	29	Sheela devi
4.	मीरा देवी (बाल जीगन-द्र कुमार)	सदस्य	—	38	मीरा देवी
5.	कमला देवी (बाल अजय कुमार)	—	SC	39	Kamla Devi
6.	ममता देवी (बाल मनीष कुमार)	—	सामान्य	23	Mamta Devi
7.	केशव मा देवी (बाल राजू)	—	—	42	केशव मा देवी
8.	कंचन कुमारी (बाल राजेश कुमार)	—	—	32	कंचन कुमारी
9.	सौम्या देवी (बाल अजय कुमार)	—	—	47	सौम्या देवी
10.	अनु कुमारी (बाल राजेश कुमार)	—	—	36	Anu kumari
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प्रधानाधिकारी Ajma सचिव  
गौरी शक्ति स्वयं सहायता समूह  
ग्राम पंचायत छड़ोल, तहसील सदर,  
जिला बिलासपुर (हि०प्र०)

हस्ताक्षर Paiyanika सचिव  
प्रधानाधिकारी Paiyanika  
गौरी शक्ति स्वयं सहायता समूह  
ग्राम पंचायत छड़ोल, तहसील सदर,  
जिला बिलासपुर (हि०प्र०)

प्रधानाधिकारी Shubha  
कृषि वन विभाग, तहसील छड़ोल  
ग्राम पंचायत छड़ोल, वि० खण्ड सदर,  
जिला बिलासपुर (हि०प्र०)-174001

हस्ताक्षर Shubha  
प्रधानाधिकारी Shubha  
कृषि वन विभाग, तहसील छड़ोल  
ग्राम पंचायत छड़ोल, वि० खण्ड सदर,  
जिला बिलासपुर (हि०प्र०)-174001

Ashwani  
हस्ताक्षर  
वन रक्षक fgd

Shubha  
हस्ताक्षर  
वन खण्ड अधिकारी

Shubha  
Range Forest Officer  
Swarghat Forest Range  
Bilaspur Division  
वन परिक्षेत्र अधिकारी

Shubha  
DMU Officer,  
JICA Forestry Project  
Distt. Bilaspur (H.P.)  
डीएमयू द्वारा स्वीकृत

