



**Income generating activity  
business plan  
Seera and Badi Its value Addition**

**2024-25**



Name of the Self Help Group ,	Jagdamba Self Help Group
Name of the Rural Forest Development Committee ,	Lakhdata Peer
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 “ Jagdamba ” Self Help Group

## Subject List

Description	Page
Introduction	3
executive Summary	3-4
Details of Self Help Groups	4-7
Geographical description of the village	7-8
Description of the product related to the income generating activity.	8
production processes	8
Description of the production plan	8-9
Marketing / Sales Details	9-10
Management details among members	10
SWOT analysis	10-11
Economics Of Description	11-14
Income And Expense Of Analysis	14
Fund of Need	14-15
Fund Of Source	15-16
Training / competence Build / Skill Upgrades	16
Break even point of Calculations	16
Income Of Other Source	16
Bank Loan Repayment	16-17
Supervision Method	17
Comments	18-19

## **Introduction**

Himachal Pradesh is a majestic , mythical land and is known for its beauty and serenity , rich culture and religious heritage. It is famous. 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 .

This district is adjacent to the border of Punjab and is famous for its tourist spots and It is the gateway for Himalayan travels , routes for Himalayan travels from Bilaspur district Mandi connects Kullu, Shimla , Solan , Mirpur 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 Lakhdatta Peer Gramin Van Vikas Samiti . One of them , " Jagdamba " self help group, Sira Badi Nirman Is related to . The group members belong to the weaker sections of the society and have small land holdings. In order to enhance his socio-economic status , he founded Seera Badi Decided to make it . In which Dr. Ulshida, subject expert Office of Forest Division Bilaspur , Ajay Kumar, Forest Guard Baihal Beat , Forest Block Officer Swahan Mrs. Neelam Kumari and Poonam Thakur FTU Coordinator Swarghat was present .

## **Executive Summary**

### **Lakhdatta Peer Forest Rural Development Committee:-**

Lakhdatta Peer Rural Forest Development Committee Lakhala Revenue Village It is organized in . This Gramin Van Vikas Samiti has been formed in Village Lakhala . It is located in Swahan block of Bilaspur district in Himachal Pradesh Lakhala Gramin Van

Vikas Samiti Bilaspur Forest Division Management Unit(DMU) It falls under Baihal beat of Swahan forest division under Swarghat forest range of ,

Number of families	105
BPL Families	46
total population	444

### 1. Details of Self Help Group

Informal Jagadamba Self Help Group was formed under Lakhdada Peer Gramin Van Vikas Samiti to provide livelihood improvement support by upgrading skills and capacities. The group comprises poor and marginal farmers. Jagadamba Self Help Group is a women's group ( 10 women) consisting of marginal and financially weak sections of the society with less land resources. Though all the members of the group grow seasonal vegetables etc. , the production level has reached near saturation due to lack of irrigation facilities and damage to crops by wild animals , so to meet their financial needs they decided to move forward. Out of ten women of the group, 7 decided to do the work of making Seera Badi which can increase their income. There are 10 members in this group And their monthly contribution is Rs.1,00 /- 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 अंजु जी जाठवाल	प्रधान	सामान्य	37	+2	8894415183
2.	श्रीमती देवी जाठवाल	सचिव	-	28	+2	8360075420
3.	श्रीमती देवी जाठवाल	कोषाध्यक्ष	अनुजाति	32	+2	8968836194
4.	श्रीमती राजनी जाठवाल	सदस्य	सामान्य	62	5th	9736595709
5.	श्रीमती देवी जाठवाल	-	-	30	+2	9805207940
6.	श्रीमती देवी जाठवाल	प्रतिनिधि	-	58	-	8219313573
7.	श्रीमती देवी जाठवाल	-	अनुजाति	60	-	8894433354
8.						
9.						
10.						
11.						
12.						
13.						
14.						
15.						
16.						

**Details of SHG members with photo**



**Anju Garg  
(President)**



**Sapna Devi  
(Secretary)**



**Vandana Devi  
(Treasurer)**



**Rajrani**



**Vandana Devi**



**Bimla Devi**



**Kalo Devi**



## 2. Jagdamba Self Help Groups Lakhala

Name of the SHG	,	Jagdamba
SHG/CIG MIS Code Number	,	,
VFDS	,	Lakhdata Peer
Range	,	Swarghat
Forest Division	,	Bilaspur
Village	,	Lakhala
Block	,	Swahan
District	,	Bilaspur
Total number of members in the SHG	,	10
Date of formation	,	17-09-2023
Name and details of the bank	,	Co-operative Bank Swarghat
Bank account number	,	11810108880
SHG/Monthly Savings	,	Rs. 1,00/- per month
Total savings	,	9000/-
Total Inter-Loan	,	Yes
cash credit limit	,	
Repayment Status	,	

## 3. Geographical description of the village

away from district headquarter	,	30 Km (via four lane)
away from the main road	,	7 km
Local market and distant name	,	Behal 3 Km
Names and distances of major cities	,	Kiratpur 12 km , Swarghat 15 km , Bilaspur 30 km approx .
Names of major cities where The products will be sold/marketed	,	Kiratpur , Swarghat , Bilaspur
Backward and Forward Linkage status	,	,

and distance of local market	,	Behal 3 Km , Kiratpur 12 Km ,
------------------------------	---	-------------------------------

Names and distances of major cities	,	Kiratpur 12 km , Swarghat 15 km , Bilaspur 30 km approx .
-------------------------------------	---	--

#### 4. Product detail related to I.G.A.

1	product Name	,	molasses , mashbari , moong Big MILF Soy Big , Sepu Big ,
2	product Identification of Method	,	JICA Employees Of with Group by Livelihood action of Identification to Of For Many Meetings did And Localities In Raw Goods of Availability , Products Marketing Situation Ready to Of For Skill As Some? Issues But Discussion of And Then All SHGs Start In And after In Sera And Big create To adopt Of For Agree happened. This Kind of Process Of And product Pairs Will go.
3	SHG / CIG / Cluster Members of consent	,	All SHGs Member Agree Are And All consent From Proposal passed Did Went Is.

- **Detail of Production Procedures**
- Team moong , maah , masardal And Danthal , Sepu Badi and Wheat Of Seed of Sera of Big Will make it. it commercial action Group Of Members By Whole Year of will go.
- Big create of Process In Sera create In about 3 days 12-15 days Of Time It seems Is.
- Perception / Experience Of Base On -1 kg Large 1.25-1.50 kg Lentils and 150-200 grams Spices ( black pepper , large) Cardamom , carom seeds , cumin etc. ) from made It will be. Sera also 1 kilogram Agreed go Is.
- Production Process In cleaning , washing , soaking , grinding , mixing , drying Etcetera like Processes Involved Are.
- Start In Group Per 220 kg per month Big and 100 kg Sera Of Construction will do And Future In lingerie group Demand Of According Construction will do And Other product Too will make Who Similar Production Process Of Compliance Do Are.



## 5. Detail of Production Plan

1	Production cycle ( days In )	,	Badi Of for 3 days And of Sira for 12-15 days
2	Per cycle Necessary Manpower ( no. )	,	All Women
3	Raw Goods Of Source	,	local Market / Main Market
4	Other Resources Of Source	,	local Market / Main Market
5	Per cycle Necessary Quantity ( kg )	,	Badi Of for 30 0 Kilo Lentils and 4.5-5 kg Spices and 400 kg Wheat Of Seed ( beginning In )
6	Per cycle expected Production ( kg )	,	200 kg Sera and 25 kg Big

### Raw Goods of Need And expected Production

Ann No. 1000/-	Raw Goods	Unit	Time	quantity	Amount per Kg ( Rs .)	total The amount	expected production Monthly ( kg )
1	Pulses	kilograms	month Of	300	120	36,000	250
2	Spices	Kilogram	month Of	45	200	10,000	
	Wheat Of Seed	Kilogram	month Of	400	20	8,000	200

## 7. Marketing / Sales Detail

1	potential Market place	,	Local Market, Kiratpur.Swarghat Bilaspur ,
2	Unit From distance	,	1 2 Km And 15, 30 Km.
3	Market In product of demand / s	,	Celebration And Marriage Of Opportunities Of Time Daily Demand And High Demand.
4	Market of Identification of Process	,	Group Of Member Own Production Capacity And Market In Demand Of According retail Dealer / Wholesale Seller Of Selected / Empanelled do.

			Start In product Near Markets In sold Will go.
5	product of Marketing strategy		SHGs Member Our product To Straight Village of Shops And Construction Venue / Shop From Will sell. Its In addition retail Seller by , near Markets Of bulk Businessman. Start In product 1 kilogram to Packaging In sold Will go.
6	product Branding		CIG / SHG level But CIG / SHG of Branding by product Of Marketing Did Will go. after In This IGA has been Cluster level But Branding of Need yes can Is
7	Product " slogan "		" SHG Jagdamba Lakhala Of One product "

### 8. Management Detail among the Members

Mutual consent From SHGs Group Of Member Work To The result to give Of For Own Role And Responsibility fixed do. Members Of between His Mental And physical Capacity Of According Work Of division Did Will go.

- Group Of Some? Member Pre - Production Process In Involved There will be ( i.e. Raw Goods of Purchase Etcetera )
- Some? Group Member Production Process In Involved Will be.
- Group Of Some? Member Packaging And Marketing In Involved Will be.

### 9. SWOT Analysis

#### ❖ Strength -

- Action First From only Some? SHGs Members By of Go doing Is
- Raw Goods ease From Available
- Construction Process Easy Is
- Appropriate Packing And transportation In Easy
- product Shelf Life tall Is

#### ❖ weakness -

- Manufacturing Process / Product But temperature , humidity , moisture Of Effect.
  - Excessive laborious Work.
  - winter And Rainy Of Season In product Construction cycle will increase
- ❖ opportunity -
- Festive And Marriage Of opportunities But More Demand
  - Markets Of place
  - All Seasons In All Buyers By daily Weekly Consumption And consumption
- ❖ Danger / Risk -
- Specific Form From winter And Rainy Of Season In Construction And Packaging Of Time temperature , humidity Of Effect.
  - Raw Goods Of Prices In Suddenly Hui increase
  - competitive Market

#### 10. Economic Description :

A Capital Cost				
Sr.No	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	Furnace for making Seppu Badi	1	2,200		2,200
	<b>Total Capital Cost (A)</b>				<b>82700/-</b>
<b>B.</b>	<b>recurring cost</b>				
Sr No	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	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, electrical, waterproof, machine 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
---	----------

C. Cost of Production (Monthly)		
Number	Description	Amount (Rs.)
1	Total recurring costs	55, 0 00
2	Depreciation at 10 % per annum on capital cost	8270
	<b>Total</b>	<b>63270</b>

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

				D	
--	--	--	--	---	--

### 11. Analysis of Income And Expense (Monthly):

Sr.No	Description	Amount (Rs)
1	Depreciation at 10 % per annum on capital cost	8270
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 Sira (200*180) and for Badi ( 250*260) .	36000 for Sira and Rs. for Badi 65,000 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	Project Contributions	SHG contributions

		(Rs.)		
1	Total capital cost	82700	62025	20675
2	Total recurring costs	55,000	0	55,000
3	Training / Capacity Building / Skill Upgradation			
	<b>total</b>	<b>137700</b>	<b>62025</b>	<b>75675</b>

**Comment-**

- **cost of capital** - capital Cost 75% of the project Of under Cover Did Go Is
- **Recurring Cost** – S H G/C I Yes By carry Did Will go.
- **Training/competence Construction/Skill Upgradation** – Project By carry Did will

**13. Source of Fund :**

Project support ;	<ul style="list-style-type: none"> <li>• capital Cost 75% of the project By Gave will</li> <li>• 1 lakh will be deposited in the SHG bank account ( as revolving fund ) .</li> <li>• Training / competence Build / Skill Upgrades Cost Project By carry of will go.</li> <li>• If SHGs Bank From Loan takes Is So DMU 5% interest by Rate of Subsidy Straight Banks / Financial Institute In Deposit of will go And it Facility Only Three Year Of For It will be. SHGs To Original Amount of Installments Of Payment</li> </ul>	/ equipment will be procured by the respective DMU / FCCU after following all the codal formalities .
-------------------	--	---



	Regular Base But to do Would Is.	
SHGs Contribution	<ul style="list-style-type: none"> <li>capital Cost 25% of SHGs By carry Did will</li> <li>SHGs By carry of know wala recurring Cost</li> </ul>	

#### 14. Training / Competence Build / Skill Upgrades

Training / competence Build / Skill Upgrades Cost Project By carry of will go.

Following Some? Training / competence Build / Skill Upgrades Proposed / required Are :

- Raw Goods of Cost Effective Purchase
- quality Control
- Packaging And Marketing
- financial management

#### 15. Calculations of Break - even point

= Capital Expenses / Sales Price ( per Production in kg Cost ( per kg )

= Sera Of For 82700 / ( 180 -50)= 636 kg

= big Of for 82700 / ( 260-190)= 1181 kg

This Process 636 kg in Sera and 1181 kg Big of Sale Of after Brake Even achieved Did will go.so 4-5 months In Brake Even achieved Tax took Will go.

#### 16. Income from Other Source :

Villagers / Locals people of Pulses , wheat , maize Etcetera Grinding From Income.

**17.Banks Loan Repayment** - If Loan Bank From took Went Is So it cash Loan Limit Of Form In will be And CCL Of For Repayment Schedule No is , however , the members From monthly Savings And Repayment receipt CCL Of Channel From sent known Needed

- CCL In , SHG Of Arrears Principal amount Of Banks To Year In One Times Complete Payment Did Go Needed Interest Amount Of Payment monthly Base But Did Go Needed
- term Loans in , repayment Banks In Repayment Schedule Of According of known Needed
- Project Help - DMU 5% interest by Rate of Subsidy Straight Banks / Financial Institute In Deposit of will go And it Facility Only Three Year Of For

SHG/CIG will have to Regular Base But Principal amount of Installments Of Payment to do will be

#### **18. Monitoring Method -**

- VFDS of Social Account Examination Committee IgA of Progress And Display of Supervision will do And Launch Of According Unit Of Operation To ensure to Of For If Necessary yes So Corrective action Of Suggestion will give.
- SHGs To Everyone Member Of IgA of Progress And Display of Review to do Needed And Launch Of According Unit Of Operation To ensure to Of For If Necessary yes So Corrective action Of Suggestion Give Needed

Supervision Of For Some? Chief Indicator This Type Are :

- Group Of size
- Fund management
- Investment
- Income earning
- Production level
- product of quality
- sold Went stuff
- Market Reach

#### **19 Comments**

अनुसूचक

हम सब समूह सदस्य ने आईजीए गतिविधि में सक्रिय रूप में भाग लेने के लिए सहमति दी है। पंचायी प्रतिनिधित्विकी तंत्र प्रवर्धन और आजीविका में सुधार और वीएफडीएस के साथ समन्वय के लिए जेआईसीए परियोजना के दिशानिर्देश के अनुसार समूह ( सीरा लक्ष्मी वनान्त ) द्वारा चुना गया। सदस्यों का चित्रण इस प्रकार है।

क्र.सं.	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1.	श्रीमती अंजु देवी काठडीराला	प्रधान	सामान्य	37	Anju Kaag
2.	सपना देवी काठडीराला	सचिव	-	28	Sapna Devi
3.	वन्दना देवी काठडीराला	कोषाध्यक्ष	अनुसूचित	32	Bandna Devi
4.	राजराणी काठडीराला	सदस्य	सामान्य	62	राजराणी
5.	वन्दना देवी काठडीराला	-	-	30	Vandana Devi
6.	विमला देवी काठडीराला	-	-	58	
7.	वक्ला देवी काठडीराला	-	अनुसूचित	60	
8.					
9.					
10.					
11.					
12.					
13.					
14.					
15.					
16.					

हस्ताक्षर **Sabna Devi**  
मुख्य सहायता समूह  
सचिव स्वयं सहायता समूह  
गांव लखाला, तहसील नैना देवी जी,  
जिला-विलासपुर (हि०प्र०)

हस्ताक्षर **24/11/18**  
मुख्य सहायता समूह  
सचिव वन ग्रामीण विकास  
समिति  
गांव लखाला, तहसील नैना देवी जी,  
जिला-विलासपुर (हि०प्र०)

**Aravind**  
हस्ताक्षर  
वन खण्ड अधिकारी

Forest Officer  
Range  
हस्ताक्षर  
वन परिक्षेत्र अधिकारी

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

प्रधान हस्ताक्षर **Anshu Chary**  
सचिव  
जनप्रशिक्षण स्वयं सहायता समूह  
गांव लखाला, तहसील नैना देवी जी,  
जिला-विलासपुर (हि०प्र०)

प्रधान **Setharna**  
हस्ताक्षर  
मुख्य सहायता समूह  
सचिव वन ग्रामीण विकास  
समिति  
गांव लखाला, तहसील नैना देवी जी,  
जिला-विलासपुर (हि०प्र०)

हस्ताक्षर  
वन खण्ड अधिकारी