



Himachal Pradesh
Forest Department

Income Generating Activity

Business plan

Food Processing-Turmeric Powder (2023-24)



Name of the Self Help Group	,	Nav Jagriti Self Help Group
Name of the Rural Forest Development Committee	,	Dhanswai-Syota
Name of the Field Technical Unit	,	Swarghat
Name of the DMU / Forest Division	,	Bilaspur
FCCU / Circle	,	Bilaspur
Sponsored by PIHPFEM&L (JICA)	prepared by :-	DMU Bilaspur,FTU Swarghat and Nav Jagriti Self Help Group

Table of Contents

Description	Page
Introduction	3
Executive Summary	3-4
Self Help Group Of Description	4-7
Village Of Geographic Description	7
Production Process	8-10
Production Plan	10
Marketing Sales Of Description	11
SWOT Analysis	11-12
Members Of between management Of Description	12-13
Economics Of Description	13-15
Analysis of income and Expenditure	15-16
Need of Funds	16
Source of Funds	16-18
Supervision	18-19
Annexation	20-21

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 Dhanswai-Syota Forest Rural Development Committee . Out of these , “ Nav Jagriti ” self help group chose the work of food processing of making turmeric powder . 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 make Turmeric Povadar . In which Dr. Ulshida, subject expert Office of Forest Division Bilaspur , Anil Kumar, Forest Guard , Baner Beat and Poonam Thakur FTU Coordinator Swarghat was present .

Executive Summary

Dhanswai Syota Forest Rural Development Committee: -

Dhanswai Syota Forest Rural Development Committee It includes two villages Dhanswai and Syota. This Forest Rural Development Committee has been formed in village Dhanswai . It is located in Swarghat block of Bilaspur district in Himachal Pradesh Dhanswai Syota Forest Rural Development Committee Bilaspur Forest Division Management Unit (DMU) It falls under Baner beat of Swarghat forest division under Swarghat forest range

Number of families	97
BPL Families	20=20.5%
total population	354

Details of Self Help Group

Formation of Nav Jagriti Self Help Group in April 2021 In It was organised under Dhanaswai-Syota Rural Development Committee to provide livelihood improvement support by upgrading skills and capacities. The group comprises of poor farmers. Nav Jagriti Self Help Group is a women's group (ten women) consisting of members from financially weaker sections of the society . Though all the members of the group grow seasonal vegetables etc. , but since there is a risk of crop damage from wild animals and less irrigation facilities and the production level has reached near saturation , they decided to do turmeric production and processing to meet their financial needs . This can increase their income. There are total 10 members in this group, all of them decided to do this work and their monthly contribution is Rs 50/- per month (per member) . The details of the group members are as follows : -

फोटो के साथ स्वयं सहायता समुह सदस्यों का विवरण

क्र स	नाम	पद	वर्ग	उम्र	शैक्षणिक योग्यता	मोबाइल नंबर
1.	शकुंतला देवी वाठारजे	प्रधान	साधारण	40	MA BEd	821117901
2.	कांता देवी वाठारजे	सचिव	-	45	8th	7018638647
3.	माया देवी वाठारजे	कोषाध्यक्ष	-	41	12th	7018390149
4.	अंजना देवी वाठारजे	सदस्य	-	35	8th	9817760081
5.	प्रमिला देवी वाठारजे	-	-	32	10th	8544772424
6.	सुमन देवी वाठारजे	-	-	30	B.A	8219309690
7.	राज देवी वाठारजे	-	-	47	10th	9736602289
8.	सीमा देवी वाठारजे	-	-	38	8th	7018994687
9.	ज्योति देवी वाठारजे	-	-	28	10th	7076235874
10.	विमला देवी वाठारजे	-	-	50	5th	9625109881
11.						
12.						
13.						
14.						
15.						
16.						

Details of Group members with photos



Shakuntala Devi (President) Kanta Devi (Secretary) Maya Devi (Treasurer) Anjana Devi (Member)



Promila Devi (Member) Poonam Devi (Member) Rajdei (Member) Seema Devi (Member)



Jyoti Devi (Member) Bimla Devi (Member)

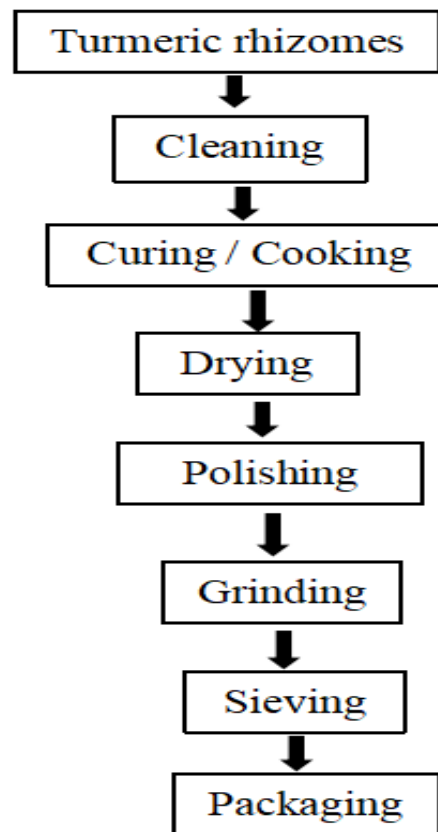
Nav Gagriti self help group Dhanswai-syota

Name of the SHG	,	New Awakening
SHG/CIG MIS Code Number	,	,
VFDS	,	Dhanasvai-Syota
Range	,	Swarghat
Forest Division	,	Bilaspur
Village	,	Syota
Block	,	Swarghat
District	,	Bilaspur
Total number of members in CIG	,	10
Date of formation	,	April,2021
Name and details of the bank	,	H.P.Co-operative Bank Swarghat
Bank account number	,	11810108216
SHG/Monthly Savings	,	Rs. 50 /- per month
Total savings	,	13449/-
Total Inter-Loan	,	Yes
cash credit limit	,	
Repayment Status		quarterly basis

Geographical description of the village

Distance from District Headquarters	,	40 Km
Away from the main road	,	9 Km
Name of the local market and distance	,	Swarghat 14 km , Gambhar 15 km , Bilaspur 40 km approximately .
Names and distances of major cities	,	Swarghat 14 km , Gambhar 15 km , Bilaspur 40 km approximately .
Names of major cities where The products will be sold/marketed	,	Swarghat , Bilaspur
Backward and Forward Linkage status	,	,

- ✧ The fingers are separated from the mother rhizome. The mother rhizome is usually kept as seed material.



- ✧ Processing-

- ✧ Sweating

turmeric is dug out from the ground the leaves are separated from the plant and the roots are washed carefully to remove all impurities. The leaf scales and long roots are trimmed and the rhizomes and branches are separated and covered in leaves and then left for a day to sweat.

- ✧ Treatment

Turmeric is being treated to get its dry form. The rhizomes are washed, boiled in water and then dried in the sun. The boiling process lasts for 45-60 minutes until the rhizomes become soft. When the boiling is over, usually the boiling is stopped and white fumes appear giving a characteristic odor. The stage at which the boiling is stopped greatly affects the color and aroma of the final product.

✧ Drying

turmeric, the next step is drying. For drying, spread a 5-7 cm thick layer of turmeric in the sun using flooring or bamboo mats. It takes 10-15 days to dry properly. At night, turmeric is covered with a material that provides aeration.

✧ Polishing

After drying its outer surface is rough with cuts of scales and roots. Polishing will improve the appearance and originally manual and mechanical rubbing techniques were used for this.

Colour

turmeric matters a lot. As the price was fixed according to the colour of the product.

✧ Turmeric powder

Polished turmeric finger grinding. Grinding is one of the most common operations to prepare turmeric powder for consumption and resale. The main purpose of grinding special spices is to obtain small particle size with good product quality in terms of taste and color. Various ambient grinding mills and methods are available for this process; such as hammer mill, attrition mill and pin mill. In India, traditionally plate mill and hammer mill are used for grinding turmeric.

✧ sifting

The ground spices are sorted by size through sieves, and the larger particles can be ground further. The screens commonly used are 60 - 80 mesh size.

✧ Packaging and Storage

Turmeric is packed in air-tight paper bags coated with polyethylene. Further, to maintain the quality of the product, it is kept in dry storage and away from light. Hence turmeric does not lose moisture content.

Production Planning -

.1	Turmeric Powder Of Production cycle) days In (10-8days
.2	Per cycle Necessary human Shakti)adj (.	All Ladies
.3	Raw Goods Of Source	local Market /Main Market
.4	Other Resources Of Source	local Market /Main Market
.5	Per Month Necessary Quantity)kg (1,000
.8	Per Month expected Production)kg (1,000

Requirement and expected production

Anu Seri al Num ber	Raw Goods	Unit	Time	Volume) Approx (.	Amount per kg) Rs (.)	total The amoun t	expected production per month) kg (
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1	Raw Turmeric	kilograms	month Of	1000	40	40,000	1000
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sales and marketing -

1	potential Market place	Bilaspur
2	Unit From distance	20km
3	Production Market Location / Places of Demand	Daily Demand
4	Market of Identification of Process	Group Of Member Own Production Capacity And Market In Demand Of According retail Seller Or bulk Seller of List Of Selection do. Start In product Near Markets In sold Will go.
5	product of Marketing strategy	.S.H.G Of Member Straight Our product To Village of Shops And Construction Venue / Shop From Will sell. retail Seller By also , near Markets Of bulk Businessman By. Start In Product 5and 1Kg of Packaging In sold will ,
6	product Branding	CIG /SHG level But product Of Marketing CIG /SHG of Branding By Did Will go. after In This IGAhas been Cluster level But Branding of Need yes can Is
7	Product "slogan "	"Shilpa - Organic Turmeric ,

SWOT analysis-

- ❖ Strength-
 - ✧ Raw material easily available.
 - ✧ The manufacturing process is simple.
 - ✧ Proper packing and easy to transport.
 - ✧ The product has a long shelf life.
 - ✧ Homemade, low price.
- ❖ weakness-
 - ✧ Effect of temperature, humidity, moisture on manufacturing process/product.
 - ✧ Extremely labor intensive work.
 - ✧ Compete with other old and famous products
- ❖ Opportunity-
 - ✧ There are good profit opportunities as the cost of the product is lower than other similar categories of products.
 - ✧ High demand in shops, fast food stalls, retailers, wholesalers, canteens, restaurants, cooks & chefs, housewives and also by pharmaceutical companies by beauty brands to make beauty products.
 - ✧ There are opportunities for expansion with large-scale production.
 - ✧ Daily consumption.
- ❖ Hazards/Risks-
 - ✧ Effect of temperature, 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 -

With mutual consent, the members of the SHG group will decide their roles and responsibilities for performing 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 pre-production process (i.e. – purchasing raw materials, etc.).
- ❖ Some members of the group will be involved in the production process.
- ❖ Some members of the group will be involved in packaging and marketing.
- ❖ Turmeric has been declared a registered district product of Bilaspur district, hence to make this product more popular, its production and processing is also necessary.

Description of Economics -

A. Capital cost				
S.No.	Description	amount	Unit Price	Amount (Rs)
2	Turmeric Grinding Machine	1	30,000	30,000
3	storage tank	1	10,000	10,000
4	weighing Machine	1	1,000	1,000
5	Kitchen home appliance	,	RAS	6,000
6	Finished product storage cupboard/rack	,	6,000	6,000
7	Hand operated packing machine	1	10,000	10,000
8	Apron, cap, plastic hand gloves etc		RAS	1000
Total capital cost (A) =		64,000		

Note -
Since the production

of raw turmeric will be done by the group members and the labour work will be done by the members themselves, hence this cost will be reduced from the total recurring cost.

B. Recurring Costs

S. No.	Description	unit	amount	price	Total Amount (Rs.)
1	Raw Material	month	1000	40	40,000
2	Room rent	month	1	1000	1000
3	Packaging Materials	month	RAS	,	2000
4	transportation	month	,	,	1000
5	Others (stationary, electricity, water bill, machine repair)	month	,	,	2000
6	Labor Costs	month	,	,	12000

Total recurring cost (B) = Rs 58000

c . cost of production

S.No.	Description	amount
1	Total recurring cost	58000
2	Depreciation @ 10% per annum on capital cost	533

Total = 58533

D. Calculation of selling price			
S.No.	Description	unit	amount
1	cost to make	Kilogram	80
2	Current Market Value	Kilogram	250-300
3	Estimated selling price	Kilogram	200

Analysis of Income and Expenses (per month) -

S.No.	Description	amount
1	Depreciation at 10% per annum on capital cost	533
2	Total recurring cost	58000
3	Total Production(kg)	1000
4	Selling Price (per kg)	200
5	Income Generation (200 × 1000)	2,00,000
6	Net Profit (2,00,000 – 58000)	142000
7	Gross profit = Net profit – (Raw	=142000 - (40,000+12,000)

	material cost + Labour cost)	= 90,000
8	distribution of net profit	<ul style="list-style-type: none"> ✧ The profit 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 investments in IGA

7. Fund Requirement -

S.No.	Description	Total Amount (Rs.)	Project contributions	SHG Contribution
1	Total Capital Cost	64,000	48000	16000
2	Total recurring cost	58000	0	58000
3	Training/Capacity Building/Skill Upgradation.	50,000	50,000	0
complete		172000	98000	74000

Source of Funds ,

Project Of Support	<ul style="list-style-type: none"> ✧ capital cost of cost 75% project By provide Did will , ✧ SHGs Bank Accounts 1 Lakh in Rs till Deposit did Will go. ✧ Training /competence Build /Skill Upgrades Cost. ✧ 5% interest Rate of Subsidy DMU By Straight Banks /Financial Institute In Deposit of will go And it Facility Only Three Year Of For SHGs will have to Regular Base But Original Amount of Installments Of Payment to do Would Is. 	All Codal Formalities Of Compliance to Of after Connected DMU /FCCU By Machines / Equipment of Purchase of will go.
SHGs Contribution	<ul style="list-style-type: none"> ✧ SHGs capital Will give 25% of the cost (group savings) And Project To remaining 75% borne by to do will be , ✧ recurring Cost Self Help Group By carry of will go , 	

.Training /Capacity Building/Skill Upgradation -

The cost of training/capacity building/skill upgradation will be borne by the project.

Following are some of the training/capacity building/skill upgradation proposed/required:

- ✧ Cost-effective procurement of raw materials
- ✧ Quality Control
- ✧ Packaging and marketing
- ✧ financial management

Calculation of break-even point -

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

= 64,000/ (200-80)

= 120 kg

Break-even will be achieved after selling 120 kg of powder.

Back Loan Repayment-

If loan is taken from bank then this cash credit The limit will be in the form of and there is no repayment schedule for CCL; however, monthly savings and repayment receipts from members must be sent through CCL.

- ✧ In CCL, the outstanding principal loan of the SHG must be paid in full to the banks once a year. The interest amount must be paid on a monthly basis
- ✧ In term loans, the repayment should be done as per the repayment schedule in banks.
- ✧ Project Assistance - Subsidy of 5% interest rate will be deposited directly to the bank/financial institution by the DMU and this facility will be for three years only. The SHG/CIG has to pay the installments of the principal amount on a 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 operation of the unit as per the projections.
- ❖ The SHG should review the progress and performance of the IGA of each member and suggest corrective actions, if necessary, to ensure that the unit operates as projected.

Here are some key indicators to monitor:

- ✧ Group size
- ✧ fund management
- ✧ Investment
- ✧ Income generation
- ✧ product quality

Comment :-

Self Help Group Member of Contribution of 25% of the capital cost will give And Project To Bearing the remaining 75% to do will be. Group To all First Turmeric Powder But Attention Focused Will do it. after In They Other Spices As chili Powder , Coriander Powder And Many Other In Too Our Business Of Expansion do

अनुलग्नक

हम सब समूह सदस्य ने आईजीए गतिविधि में सक्रिय रूप से भाग लेने के लिए महमनि डी जे आईसीए परियोजना के दिशानिर्देश के अनुसार समूह (स्वायत्त प्रशासक समूह) द्वारा चुना गया।
हस्ताक्षर हस्ताक्षर

क्र.सं.	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1.	शकुन्ता देवी	प्रधान	सामान्य	40	
2.	कांता देवी	सचिव	-	45	Shakunta Devi
3.	माया देवी	कोषाध्यक्ष	-	41	Kanta Devi
4.	अर्चना देवी	सदस्य	-	35	Maya Devi
5.	प्रमिता देवी	-	-	32	Archna Devi
6.	पुनम देवी	-	-	30	Poonma
7.	सीमा देवी	-	-	47	Seema Devi
8.	ज्योति देवी	-	-	38	Jyoti Devi
9.	विमला देवी	-	-	50	Vimla Devi
10.					
11.					
12.					
13.					
14.					
15.					
16.					

सचिव Kauber Devi
नव जागृति स्वयं सहायता समूह
गांव घनस्वाई तहसी श्री नैना देवी जी,
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सचिव स्वयं सहायता समूह

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सचिव
जिला बिलासपुर (छिप्रग)
प्रधान स्वयं सहायता समूह

हस्ताक्षर Anila Devi
सचिव, वन ग्रामीण विकास
समिति

हस्ताक्षर Kanti Devi
प्रधान, वन ग्रामीण विकास
समिति

Anil F. Gd
हस्ताक्षर
वन रक्षक

हस्ताक्षर
वन खण्ड अधिकारी

हस्ताक्षर
वन परिक्षेत्र अधिकारी

Range Forest Officer
Swarghat Forest Range
Bilaspur Forest Division

डीएमयू द्वारा स्वीकृत