



Income Generating Activity
Business plan
Milk production and Making Vermi compost
2023-24



Name of the Self Help Group	,	Shiv Shakti Self Help Group
Name of the Rural Forest Development Committee	,	Kulah
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 Shiv Shakti Self Help Group

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Introduction

Himachal Pradesh is a majestic mythological land which is famous for its beauty, peace, prosperity, culture and religious heritage. It is famous . Since ancient times, there is a lot of belief and faith in gods and goddesses in this region. Unbreakable There is a belief due to which it is also called as Devbhoomi . The state has diverse geographical conditions and where Punjab Some plain areas of Una, Kangra, Solan and Sirmaur districts bordering the province are 300 meters above sea level. It is located at an altitude of 6816 metres above sea level in the Himalayan region of Chamba, Lahaul, Spiti and Kinnaur districts. height of meter located on Due to this reason, there is a lot of diversity in the climate of the state . Himachal Pradesh has high mountains as well as narrow valleys . The total geographical area of the state is 55673 square kilometers . Its population is about 7.5 million . Many rivers originate from the Himalayan region of the state which keep flowing continuously .

About 90% of the population of the state lives in rural areas and mostly depends on agriculture, horticulture, animal husbandry and non-cost forest produce obtained from forests for their livelihood. Depend on products Hydroelectricity and tourism industry in the state contribute significantly to the state economy . There are many famous and ancient temples in the state . Lakhs of people from outside states come here with faith and devotion and visit the state. direct to And indirect income is generated . There are many beautiful famous tourist places in the state where lakhs of tourists from outside states and foreign tourists come to get peace and play a special role in strengthening the economy of the state . Fruit production in the state, especially apple orchards, also add to its economy. This state also has a special identity as an apple state . The forests and ecosystems of Himachal Pradesh are storehouses of rich biodiversity and play an important role in preserving the fragile sloping land . Forests have been the primary source of livelihood for the rural population since time immemorial and rural people depend on forest resources for their livelihood, social and economic development. But the harsh reality is that due to excessive exploitation of forests , excessive extraction of fodder , fuel and non- cost forest products, incidents of forest fires etc. and transfer of forest land for development work etc., forests have been degraded . The need to compensate for this has been felt and for this many forest projects are being run, out of which Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (JICA funded) is also one , under a special component of which livelihood improvement, self-help groups are being formed for livelihood improvement by forming forest development committees in some selected areas of seven districts and these groups, especially women groups, are being linked to livelihood .

Bilaspur district of Himachal Pradesh was an autonomous state known as Kahlur state before independence , which was included in the Indian Union in the year 1952-53 as the sixth district of the then Himachal Pradesh. Its last ruler was Raja Anand Chand . Bilaspur district comes under the entire Bilaspur Forest Division . This forest division has 26 forests in four forest areas, Ghumarwin, Sadar, Jhandutta and Swarghat. Forest Development Committees have been formed and 56 self-help groups have been formed under them Who are being linked to livelihood enhancement activities .

It is also very important to give a detailed introduction of Bilaspur district . The total geographical area of Bilaspur district is 1167 square kilometers according to the Survey of India and 1155 square kilometers according to the revenue records . The Satluj river passes through almost the middle of the district , on which an artificial lake has been formed after the construction of Bhakra , which is known as Govind Sagar . In the construction of

Bhakra dam and this lake, a lot of fertile land of this district (about 200 square kilometers) has been submerged in water and many villages had to be destroyed, even the headquarters of this former princely state and the ancient city had to be destroyed, which has been resettled as the current district headquarters . The areas of the district bordering Punjab are located at a height of 300 meters above sea level, while some areas on the border with Solan district are located at a height of up to 1900 meters . The areas of Ghumarvi, Jukhaala and Barhi of the district are plain while the rest of the areas have medium to high slope . The northern border of the district borders with Hamirpur district and Mandi district and Solan in the east and south and Una in the west and Rupnagar district of Punjab province . Most of the district is the catchment area of Sutlej river and Govind Sagar lake . Govind Sagar lake accommodates Seer, Sukar Sarayali, Gambar, Gambrola and Aali ravines. This district has seven well-known mountain ranges which are known as seven Dhars . These are:- 1. Naina Devi Dhar 2. Kot Dhar 3. Jhanjhar Dhar 4. Ratan Pur Dhar 5. Tiun Dhar 6. Bandla Dhar 7. Bahadur Pur Dhar . The district has a temperate climate except the high peaks , the rest of the area experiences extreme heat in summers and extreme cold and fog in winters . The average annual rainfall recorded in the district is 1270 mm and the average rainfall is 61 days. Most of the agricultural land in the district is dependent on rain . Only at a few places, irrigation system has been arranged by pumping water from ravines and lakes . Corn, sugarcane, paddy crops are mainly grown in the district and pulses, turmeric vegetables etc. are also grown at many places . Turmeric has been declared the brand product of the district . The livelihood of many people also depends on fish farming in Govind Sagar Lake. Agriculture in the district is also supported by animal husbandry and milk production , and is the main source of livelihood for the people. Bhakra Dam , Kol Dam and Asia 's highest bridge of its time, Kandror Bridge, are famous examples of civil engineering in the district . Naina Devi Temple located in the district And Baba Balak Nath Taposthali in Shahtalai is a famous religious tourist place where every year lakhs of people come with devotion to visit. The ACC cement factory located in the district and the Ultratech cement factories located in Barmana and Baga have also contributed significantly to the economic progress of the district. The Kiratpur -Manali National Highway passes through this district and the district headquarters Bilaspur, through which lakhs of tourists traveling to the upper regions Manali, Lahaul Spiti and Leh come and go . The possibility of economic and social progress of the district has increased with the establishment of All India Institute of Medical Sciences and Hydro Engineering College in the district. The condition of the district is likely to become even stronger after the completion of the construction work of the four-lane national highway Kiratpur Manali and the under-construction railway line .

Executive Summary

Village Forest Development Committee Kulah:-

Development under Kulah Ward, Gram Panchayat Kutehla Block Swarghat is located at a distance of about 3 km from Swarghat in Tehsil Shri Naina Devi District Bilaspur, which comes under Swarghat Beat of Forest Range Swarghat . A Forest Village Development Committee was formed for this ward which is being operated under Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (funded by JICA) . This V F D S 42 from District and Divisional Headquarter Bilaspur It is located at a distance of kilometres

Important features of Gram Van Vikas Samiti : -

Total number of families = 53 (General)

Number of BPL families =

Total population = 200

Land Use :-

Total area = 169.9 ha

Agricultural land = 82.41 ha

Forest land = 66.48 ha

Two self-help groups have been formed for livelihood improvement activities under the Gram Van Vikas Samiti Kulah . One of the self-help groups is named Shiv Shakti and the other is Santoshi Mata . Here we are discussing about making a business plan for Shiv Shakti Self Help Group .

Self Help Group Shiv Shakti :-

Shiv Shakti Self Help Group was formed in April 2021 under Gram Van Vikas Samiti Kulah with the objective of providing livelihood improvement support by upgrading skills and capabilities . This group is formed of 10 women from marginal farmer families with weak economic condition . Although all the women of the group are involved in agriculture and animal husbandry work, due to small land holdings and lack of irrigation facilities, the level of production has reached close to saturation . Therefore, to meet their financial needs, they decided to move forward. They decided to do the work of milk production and earthworm compost making commercially, which can increase their income. The women of the group are also contributing ₹ 100 per month per member. The group photo is as follows :-



फोटो के साथ स्वयं सहायता समूह सदस्यों का विवरण

क्र स	नाम	पद	वर्ग	उम्र	शैक्षणिक योग्यता	मोबाइल नंबर
1.	मीना कुमारी संत राम	पुद्गान	सामान्य	49	8 th	97363-48751
2.	लीला देवी गंगानलाल	कोषाध्यक्ष	सामान्य	53	6 th	97367-23199
3.	सुनीता देवी वीरवल सिंह	सीचिव	सामान्य	46	8 th	98175-44070
4.	लनीता देवी अनिल कुमार	सदस्य	सामान्य	30	10 th	80911-72358
5.	चंचला देवी मस्ताना राम	सदस्य	सामान्य	47	-	97362-14772
6.	गुरमीन देवी प्यारालाल	सदस्य	सामान्य	39	5 th	78762-38943
7.	सावित्री देवी रूपलाल	सदस्य	सामान्य	51	-	78012-39024
8.	शिमला देवी शक्ति सिंह	सदस्य	सामान्य	39	5 th	98053-32391
9.	चम्पा देवी बन्सी राम	सदस्य	सामान्य	47	5 th	96251-30667
10.	रीता देवी नरेंद्र कुमार	सदस्य	सामान्य	35	10 th	75910-00108
11.						
12.						
13.						
14.						
15.						
16.						

Group Members Details with Photo



Meena Kumari
(Pradhyaan)



Leela Devi(Treasurer)



Sunita Devi (Secretary)



Vanita Devi(Member)



Chanchala
Devi(Member)



Gurmeet Devi(Member)



Savitri Devi(Member)



Urmila Devi(Member)



Champa Devi(Member)



Reena Devi(Member)

Shiv Shakti Self Help Group Kulah:-

Name of the self help group	,	Shiv Shakti
micode number of self help group	,	,
Name of the Rural Forest Development Committee	,	Kulah
Name of the Field Technical Unit	,	Swarghat
DMU / Forest Name of Division	,	Bilaspur
Village	,	Kulah
Development Block	,	Swarghat
District	,	Bilaspur
Total number of members in the self help group	,	10
Date of formation	,	April 2021
Name and details of the bank	,	The Himachal Pradesh State Co-operative Bank Limited, Swarghat .
Bank account number	,	11810108215
savings of self help group	,	Rs .1000/- per month
Total savings	,	27493/-
Total Inter loaning	,	Yes (5000)
cash credit limit	,	,
Repayment Status		in installments

Geographical details of the village:-

Distance from District Headquarters	,	42 km
Distance from the main road	,	Swarghat 3 Km , Kiratpur 26 Km , Gambhar Bridge 11 Km approx
Name and distance of local market	,	Shri Naina Devi Ji 28 Km , Swarghat 3 Km , Kiratpur 26 Km , Gambhar Bridge 11 Km approx

Names of major cities where products will be sold	,	Shri Naina Devi Ji 28km , Kiratpur 26km , Bilaspur 42km approx
status of previous and upcoming episodes	,	<p>In the last phase, training will be provided by Krishi Vigyan Kendra, Bilaspur located at Barthi and by the Horticulture Department .</p> <p>In the next phase, contracts will be made with industries located in Nalagarh and Baddi for the sale of the product.</p>

Description Of Production Process

Cheese create ones Self Help Group Of Ten Members by Start in 1 0 0 kg Pure Milk From Business Start to But consent expressed. 40 Liter Milk To Continuous Shaking it became 50 Liter Capacity ones fatty Milk Of Pottery in 80-90⁰ C Of temperature till warm Did Will go. When Milk Of temperature It should be around 90⁰ C go So It contains 0.2% Citric Acid (i.e. 80 g) Citric Add the acid And 5-6 minutes till Shaking Stay And heat Close Tax Give And This Cold being Give. product To Muslin Of Clothes In Insert And Excessive Water To Squeeze take And Cheese Of Above Excessive Burden put Tax Cheese To Press And Resultant Material To cold Water Of Inside Muslin Of Clothes In Keep it. Other Two Milk Of Pottery In Remanent 6 0 litres Milk Of with Too This only Process repeated will go.

Standard average Of According daily 1 0 0 litre Milk From about 2 0 kg Gram Cheese Of Production Did will go , which Targeted Markets Of According Appropriate Form From better Value get to Of For Marketing Did Go Can Is. On average If Cheese of price Rs.250 Rs . Per KG , SHG of Pure Sale 5,000 /- daily will And If Milk 40 rupees Per Kilo of Rate From bought go Is then 1 0 0 kg Milk of amount But Work Did will go And 4 0 00 per Day And This Kind 1 0 00 Rs. Per Day gross Benefit will be.

Market Possibility to start Cheese making Business

Cheese One Natural Dairy Item Is Who healthy , nutritious Elements From abundant And Very

Demand In Is. present In Demand increase doing Is And Near Future In Demand More being of Possibility Is. Business profitable Is And Its For Less capital , cheap Material And Basic Machinery of Need would have been Is. quality Cheese quality Control , Of with Appropriate equipment And Value of protocol of Demand does Is.

Reason to start Cheese making Business

- Natural Dairy product
- Heavy Demand
- Business Money create gonna Is
- Less capital of Need
- cheap Constituent
- SHGs Member personal level But action From Familiar Are

Need of equipment for cheese making at Home

Home In become Cheese Of Production Start to Of For Start In Following equipment Buy will go

1. Boilervessel 100lt Capacity
2. Mixture Etcetera To Shaking Of For Sticks
3. Connection Of with Commercial Gas Cylinder
4. Gas Furnace (Chulla)
5. Digital Weighing Machine
6. Measuring gonna Equipment (1lt, 2lt, 5lt)
7. Refrigerator (200 Litres)
8. Kitchen Of equipment And Other various Article
9. Policies gender Table Top
10. Heat Sealer
11. apron , cap , plastic Of Hand Of gloves Etcetera.
12. Chairs , tables Etcetera.
13. Cheese Pressing of Machine

Description of product related to Income Greation activity

1	product Of Name	,	Cheese Make
2	product Identification of Method	,	it product First From only Some SHG members By made Go remained Is
3	SHG /CIG /Cluster Members of consent	,	Yes

Description of Production Plan

1	Production cycle (in days)	,	1day
2	Per cycle Necessary Manpower)no. (,	All Member

3	Raw Goods Of Source	,	local Form From Available
4	Other Resources Of Source	,	Bilaspur 42 Km
5	Per cycle Necessary amount)kg (,	10 0Liter Milk)start) In (
6	Per cycle expected Production)kg (,	20 Kg)Beginner) In (

Need of Raw Goods And expected Production

Sr.No.	Raw Goods	Unit	Time	amount	Amount Per Kg)Rs (Total Amount	Expected Cheese Production) kg (Rs .per Kilo	Total Amount
1	Cow Of Milk	Kilo Gram	every Day	10 0 Liter	4 0/-	40 00	20	250	5 000

Marketing / Sale Description

1	potential Market place	,	Shri Naina Devi Ji 28Km , Swarghat 3 Km ,
2	Unit From distance	,	Kiratpur 26 Km , Gambhar Bridge 11 Km approx .
3	Market In product of demand /s	,	Daily Demand
4	Market of Identification of Process	,	Group Of Member Own Production Capacity And Market In Demand Of According retail Seller /bulk Seller Of selection /Listed will 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 site / Shop From Will sell. Its In addition retail Seller by ,near Markets Of bulk Businessman. Start In product 1kilogram to Packaging In sold Will go.
6	product Branding		CIG /SHG level But CIG /SHG of Branding by product Of Marketing Did will .after In This IGAhas been Cluster level But Branding of Need yes can Is
7	Product "slogan "		"Purity And supremacy Of One product "

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.
- ❖ opportunity -
 - 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

Description of management between the Members

Mutual consent From SHGs Group Of Member Work To The result to give Of For Own Role And Responsibilities 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 (i.e. Raw Goods of Purchase etc.) in Involved Will be.
- Some? Group Member Production Process In Involved Will be.
- Group Of Some? Member Packaging And Marketing In Involved Will be.

Description of Economics

Business Start to Of For Last Rather To all Important step Business run Of For Cost Determined to Of For One financial Plan Make Is And In this commercial Benefit Too Involved Happen Needed Start In SHGs Abbreviation In Earnings to Go remained Is One Cost Benefit Analysis Of Estimate applied Go Necessary Is

A.	capital Cost			
Serial Numb er ,	Description	amount	unit Value	Total Amount (Rupee .)
1	Boiler Pot 100lt Capacity	3	5000	15, 000
2	Mixture Etcetera To Shaking Of For Mirrors of Sticks	3	300	900
3	Connection Of with Commercial Gas Cylinder	2	4000	8000
4	Gas furnace (chulla)	3	1500	45 00
5	Digital Weighing Machine	1	10,000	10 000
6	Refrigerator (200 Litres)	1	22000	22000
7	Kitchen Of equipment And Other various Article (1lt, 2lt, 5lt)	L/S	L/S	4 000

8	polysealing Table Top Heat Sealer	1	2000	2 000
9	apron , cap , plastic Of Hand Of gloves Etcetera.		L/S	6 000
1 0	chair , table Etcetera.		L/S	5000
1 1	Cheese Pressing Machine		L/S	1000

B.	Recurring Cost			
Sr.No	Description	amount	price	Total Amount (Rupee .)
1	Raw Milk	3600	25	90000
2	Citric Acid	6 Liter	150 / litre	9 00
3	Rooms Of Rent	Per month	1 500	1 500
4	Packaging Material	month Of	3 000	3 000
5	transportation	month Of	Rs Per Day	3000
6	Gas	Per Month One Cylinder	2000 / cylinder	2000
7	Soap And Detergent / Vim Scrubbers , brooms , wipers , etc.	month Of month Maths From	L/S	10 00
8	Muslin Of fabric	month Of Maths From	L/S	1 5 00
9	Labor	,	,	16000
10	various Expenses (i.e. static , electric Bill , water Of bills , etc.)	month Of	1000	1000
	Total recurring Cost (B)			119900
	Total capital Cost (A)			78400

C. Production of Cost (Monthly)					
Sr.No.	Description	Amount (Rupee .)			
1	Total recurring Cost	119900			
2	capital Cost But annual 10% depreciation	653			
	Production of Total Cost	120553			
D. Total Income monthly					
Sr.No.	Description	Daily	expected Rate Per Kg	Total Sale Daily	monthly Sale
1	Cheese Of Total Production	20 Kg	250/ kg	5 000	1 5 0000

cost benefit analysis

Sr.No.	Description	Amount (Rupee .)
1	capital Cost But 10% depreciation	653
2	Per Month Total recurring Cost	119900
3	Total Expenditure	120553
4	Total Production (Monthly)	600 Kg
5	expected Rate Per Kg	250/ kg
6	Total Sale Amount	1 5 0000
	Pure Income (Monthly)= 1,50,000 - 120553	29447
7	Benefit Partnership	Benefit Of Splitting But Members Of between Collective consent there will be , although Benefit Of One Part Future of Contingency Of For Reserved kept will ,

Note : Labor of Quantity (160 00) which recurring Cost In couple Went yes , practical Form From SHGs Of Members of Income Is Because Labor Input SHGs Of Members Of inside will be.

Fund Flow

Sr No	Description	Total Amount (Rs .)	Project Of Support	SHGs Contribution
1	Total capital Cost	784 00	58800 (7 5%)	19600(25%)
2	Total recurring Cost	119900	,	119900
4.	Training / Capacity Construction / Skill Upgrades	5 0000	5 0000	,
	Total	248300	108800	139500

Comment -

- SHGs In All Member would have Are And Project By 7.5 % Capitalized Cost Of Contribution Gave Will go.
- recurring Cost SHG / CIG Members By carry of will go.
- Training / competence Build / Skill Upgrades Expense Project By carry Did Will go.

Source of Fund

Project Of Support	<ul style="list-style-type: none"> capital Cost Of 7.5 % devices including Machinery of Purchase Of For Use Did will go as That Order In number 8 described Is. till 1Lakh Rs .S.H.G Bank Accounts In keep Will go. Training /Capacity Construction /Skill Upgrades Cost. 	Codal Formalities Of Compliance to Of after Connected DMU /FCCU By Machinery /Devices of Purchase of will go ,
SHGs Contribution	<ul style="list-style-type: none"> capital Cost %50of own Help Group By carry Did It will go into Machinery Of In addition Other Material /Devices of Cost Involved Is. SHGs By carry of know wala recurring Cost 	

Training / Capacity Construction / Skill Upgrades

Training / Capacity Construction / Skill Upgrades Cost Project By carry of will go.

Following Some? Training / Capacity Construction / Skill Upgrades Proposed / Necessary Are :

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

Bank 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

Supervision Method -

Beneficiaries Of Baseline Survey And Annual Survey Did Will go.

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

Comments : Group of Upcoming Vision Other Dairy Objects Etcetera Of Form In value addition By His Income In Growth to do Is.

Business Plan
Income Greation Activity – Making Vermi Compost
By
shiv shakti Self Help Group

Introduction

Easy Production Techniques , Ecological , Economic And From this Connected human Health Benefits Of Reason Earthworm Fertilizer Make Country In One Strong Destination achieved Tax remained Is. Specific Form From Country Of Southern And Middle Parts In Non - Governmental of organisations (NGOs) technology Guidance Of Under , Entrepreneurs By Government Of Support Of Under , Vermicomposting Units of One Important Number Established of Went Is.

Vermicomposting Of direct Environmental And Economic Benefit Are Because it Permanent Agriculture Production And Farmers of Income In Important Contribution gives Is. Many Non Government Organization , community based Organization (CBO) , Self Help Groups (SHGs) , Trust Etcetera Are Who Our Established Economic And Environmental Benefits Of Reason Vermicomposting Technology To Boost to give Of For Solid Attempt Tax are Are.

worm Fertilizer

Earthworms To Cradle / Use by Compost Of Production Vermicomposting Technology is called Is. This Technology Of Under , Earthworms Bio Mass Accounts Are And This Digest happened Form In emitted Do Are which Vermicomposting Or Vermicompost Of Form In Go go Is. it Small And elder measures Of Farmers Both Of For Fertilizer Of Production Of For To all Easy And Cost Effective Methods In From One Is. Vermicompost Production Unit Any Too Such land In Established of Go can Is Who Any Too Economic Use Of under No Is Rather shady And Water Of pause From Free Is. place Too Water resources Of Near Happen Needed

Vermicomposting , which Correct meaning garbage in Rupee said gold " go Is , Organic Agriculture Production In Chief Input Is. Easy Technology Of Reason , Many Farmer Vermicompost Production In started happened Are Because it Soil Of Health To Strong does Is , Soil of Productivity Farming of Cost To Less does Is.

Nutrients Elements of High amount Of Reason Vermicompost of Demand In gradually Growth yes doing Is.

Description of Product related to Income greation Activity

product Of Name	,	Earthworm Fertilizer
product Identification of Method	,	it action First From only Some? SHGs Members By of Go doing Is And Group Of Members By Collective Form From fixed Did Went Is
SHG /CIG /Cluster Members of consent	,	Yes

Description of Production Procedures

phase		Description
Step - 1	,	includes collection of straw, and storage of organic waste .
Step - 2	,	Pre-digestion of organic waste by piling up the material with cattle dung slurry for twenty days. This process partially digests the material and makes it suitable for earthworm consumption. The slurry of cattle dung and biogas can be used after drying. Wet dung should not be used for vermicompost production.
step 3	,	Preparing the earthworm bed. Preparing vermicompost requires a solid base to put the waste. Loose soil will allow the worms to move into the soil and while watering , all the soluble nutrients go into the soil with the water.
step 4	,	Vermi - Collection of earthworms after compost collection. Sieve the composted material to separate the fully composted material. Partially composted material will be put back into the vermicompost bed.
Step - 5	,	Storing vermicompost in a proper place to retain moisture and allow beneficial microorganisms to grow .
Step - 6		10X4X2 feet will be made and there will be provision of a roof to protect it from water

Description of Production Plan

Production cycle)days In (,	90days)year In Three cycle (
Per cycle Necessary Manpower)no. (,	1
Raw Goods Of Source	,	Home And Our Fields From

Other Resources Of Source	,	Free market
Raw Goods -required Quantity Per Cycle)kg (per Member	::	1800kg Per Cycle
Per Member Per Cycle)kg (Expected Production	::	900kg Per Cycle

Marketing / Sales Description

Potential Market Location	::	Himachal State Forest Department Local market
Unit From distance	,	Our Farm But Use to Of For
Market In product of demand /s	,	HOFF (Forest Department) their Nursery Of For Abundant Only In Vermi -Compost Purchase remained Is
Market of Identification of Process	,	PMU Himachal State Forest Department By Self Help Group By Produced Vermi - Compost of Purchase of Facility provide Will do it.
product of Marketing strategy		SHGs Member Future In better Sale Value Of For Our Villages Of nearby Excessive Marketing Option Will search.
product Branding		CIG /SHG level But product Of Marketing Connected CIG /SHG of Branding By Did Will go. after In This I.G.A. To Cluster level But Branding of Need yes can Is
Product "slogan "		"Nature Of Friendly "

SWOT Analysis

❖ Strength

- ➔ action First From only Some? SHGs Members By of Go doing Is
- ➔ SHGs Of Everyone Member Of Near Everyone Home In From 2 to 8 Of Cattle Are
- ➔ SHGs Members Of Family High Value wala Crops And Vegetables of Farming Tax are Are Who Whole Year Raw Goods i.e Agriculture Organic Waste of Sufficient Availability provide Do Are.
- ➔ Their Fields In ease From Available Raw Goods
- ➔ Construction Process Easy Is
- ➔ Appropriate Packing And transportation In Easy
- ➔ Family Of Other Member Too Beneficiaries Of Collaboration do
- ➔ product Self - life is tall

❖ weakness

- ➔ Manufacturing Process / Product But temperature , Humidity , damp Of Effect.
- ➔ technology Information Of Lack

❖ **opportunity**

- ➔ Organic And Natural Farming Of Per Farmers In awareness Of Reason Vermicompost of rising Demand
- ➔ Vermi - Compost Of Our Farm In Use to From Soil Health In Improvement And Growth And quality Agriculture product Of Production will be Who better Value provide Will do it.
- ➔ Kitchen Home From Outside stay Went domestic Waste including Organic Waste Of best Use
- ➔ H P Forrest Of with Marketing alliances of Possibility

❖ **Threats / Risks**

- ➔ Excessive Season Of Reason Production cycle Of Breakdown of Possibility
- ➔ competitive Market
- ➔ Training / Capacity Building And Skill Upgrades In Partnership Of Per Beneficiaries Of between commitment Of level

Description of management between the members

- ➔ Production - Raw Goods of Purchase including personal Members By Its Attention kept will
- ➔ quality assurance - collective Form From
- ➔ Cleaning And Packaging - Collective Form From
- ➔ Marketing - Collective Form From
- ➔ Unit of Surveillance - Collective Form From

Economics Description

S.No.	Description	Units	volume number	Cost (Rs.)	year 1	Year 2	season 3	Year 4	Year 5
One.	Capital Cost								
A. 1	Pitt and construction of shed								
1	pit construction as well as labour cost (internal Size of the pit will be 10ftX4ftX2ft)	Per Member	10	6000	60000	0	0	0	0
2	construction of covered shed	Per Member	10	4000	40000				
	Subtotal (A.1)				100000	0	0	0	0
.2	machinery and equipment								
3	Tools , equipment , scales etc.	Per Member	10	2000	20000	0	0	0	0
	Subtotal (A.2)				20000	0	0	0	0
	Total capital cost (A.1 + A.2)				120000	0	0	0	0
B	recurring cost								
4	Seed Earthworm	Per Kg	10	500	5000	0	0	0	0

5	Slurry/Dung/Waste cost of purchase of	Ton	48	900	43200	45360	47628	50009	52510
6	Labor Costs	Per Ton	24	700	16800	17640	18522	19448	20421
7	Packing Material	No.	4000	2	8000	8400	8820	9261	9724
8	Other handling charges	Per Ton	48	150	7200	7560	7938	8335	8752
C	Other Charges								
9	Insurance	L/S			0	0	0	0	0
10	interest on loan	every year		2 percent					
	Total recurring cost				80200	78960	82908	87053	91406
	Total Cost = Capital and Recurring				200200	78960	82908	87053	91406
D	Income from Vermicomposting								
11	of Vermicompost Sale	Ton	48	6000	288000	302400	317520	333396	350066
12	Sale of earthworms				4000	8000	8000	8000	8000
13	total revenue				288000	306400	325520	341396	358066
14	Pure Returns (CB)				207800	227440	242612	254343	266660

Note – Because Labor Work Self Help Group Of Members By Did will and the slurry / dung / waste already available in their place and these materials are obtained by them

No will be done , therefore , recurring The costs (labour cost , cost of purchasing slurry / dung / waste) can be deducted from the total recurring cost.

Economic Analysis

Serial Number	Description	year 1	Year 2	season 3	Year 4	Year 5
1	Capital Cost	120000	0	0	0	0

2	recurring cost	80200	78960	82908	87053	91406
3	Total Cost	200200	78960	82908	87053	91406
4	total profit	288000	306400	325520	341396	358066
5	Net profit	207800	227440	242612	254343	266660

Distribution of Pure Benefit - According to Production In equity

Conclusion of Economic Analysis

- ➔ Everyone Member Of For Pits Of Size 10X4X2 Feet of Plan made Went Is.
- ➔ Vermi Compost of Production Cost Rs . 3.2 per Kg
- ➔ vermi - compost (orthodox side) of Sale Rs . 6 per Kilo
- ➔ Rs Of Pure Benefit It will be 2.7 % Kg
- ➔ it Proposed Is That Everyone Member Per Year 2.7 tons Vermi - Compost Of Production will do whose 27 tons as a result Of Production will be One Year In Self Help Group Of All 10 members By Vermi - compost.
- ➔ Earthworm of price Rs laid Went It is Rs. 500.00 per Kg
- ➔ Others Others years Of During , the sale Of For Excessive Soil Of Work will happen (because it Vermi - Compost Of Production of Process Of during Many fold increase will go)
- ➔ vermicompost Make One Is IGA profitable ? And It is distributed through SHG members By took Go Can Is.

Need Of Fund

Serial Number	Description	Total Amount (Rs .)	Project support	SHG Contribution
1	total capital cost	120000	90000	30000
2	Total recurring cost	80200	0	80200
3	Training / Capacity Building / Skill Upgradation	50000	50000	0
	Total =	250200	140000	110200

Comment -

- **capital cost - capital Cost** 75% of the project Of under Cover Did will
- **Recurring Cost** - SHG / CIG By carry Did Go.
- **Training / competence Build / Skill upgrade** - project By carry Did will

Source of Fund :

Project support ;	<ul style="list-style-type: none"> • capital Cost 75% of will be used for construction of pit and shed (size will be 10ftX4ftX2ft) • 1 lakh will be deposited in the SHG bank account . • Training / competence Build 	<p>he clearance will be done by the concerned DMU / FCCU after following all the due formalities.</p>
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	<p>/Skill Upgrades Cost.</p> <ul style="list-style-type: none"> 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 Regular Base But to do Would Is. 	
SHGs Contribution	<ul style="list-style-type: none"> capital Cost 25% of own Help Group By carry Did Will go. SHGs By carry of know wala recurring Cost 	

Bank 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

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 :

- ➔ Project orientation Group Of Formation / Reorganisation
- ➔ Group concept And management
- ➔ of IgA (normal) Introduction
- ➔ Marketing And Business Plan Development
- ➔ Bank Credit Linkage And Enterprise Development
- ➔ SHG / CIG Of Exposure Tour - State Of inside And State Of Outside

Supervision Mechanism

- 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

Total Cost of Project is

capital Cost = Rs 78400/-

recurring Cost = 119900/-

Total cost of milk Production = Rs 198300/-

Total cost of making vermi compost

capital Cost = 120000/-

recurring Cost = 80200/-

Total of making vermi compost project = Rs 200200/-

Total sum in Rupee for Business Plan. Only 398500/-

Order Number	Business Plan	capital Cost	recurring Cost	Project Share (75% of capital cost)	Beneficiaries Contribution (25% capital cost + recurring cost)	Total Cost
1.	milk Production	78400/-	119900	58800/-	139500/-	198300/-
2.	Making Vermi Compost	120000/-	80200/-	90000/-	110200/-	200200/-
	Total	198400/-	200100/-	148800/-	249700/-	398500/-

अनुलग्नक

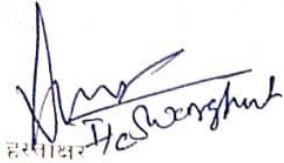
हम सब समूह सदस्य ने आईजीए गतिविधि में सक्रिय रूप से भाग लेने के लिए सहमति दी। एचपी पारिस्थितिकी तंत्र प्रबंधन और आजीविका में सुधार और वीएफडीएस के साथ समन्वय के लिए आईसीए परियोजना के दिशानिर्देश के अनुसार समूह (के.पुंजा, रतापवनना) द्वारा चुना गया। व कुंजी उत्पन्न दस्यों का विवरण इस प्रकार है

क्र स	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1.	मीना कुमारी ^{W10} अन्त गम	प्रधान	सामान्य	49	मीना कुमारी
2.	लीला देवी ^{W10} गीजन लाल	कोषाध्यक्ष	सामान्य	53	लीला देवी
3.	सुनीता देवी ^{W10} वीरवल सिंह	सचिव	सामान्य	46	सुनीता देवी
4.	बनीता देवी ^{W10} अजित कुमार	सदस्य	सामान्य	36	बनीता देवी
5.	चंचला देवी ^{W10} मस्ताना गम	सदस्य	सामान्य	47	चंचला देवी
6.	शुभमती देवी ^{W10} प्यारा लाल	सदस्य	सामान्य	39	शुभमती देवी
7.	सावित्री देवी ^{W10} रूप लाल	सदस्य	सामान्य	51	
8.	उमिला देवी ^{W10} शक्ति सिंह	सदस्य	सामान्य	39	उमिला देवी
9.	चम्पा देवी ^{W10} लन्मी राम	सदस्य	सामान्य	47	चम्पा देवी
10.	रीना देवी ^{W10} नरेश कुमार	सदस्य	सामान्य	35	रीना देवी
11.					
12.					
13.					
14.					
15.					
16.					

हस्ताक्षर शुनीता देवी
सचिव, 'शिव शक्ति स्वयं सहायता समूह'
गांव कुलाह, तह. नैना देवी जी
जिला बिलासपुर (हि०प्र०)



हस्ताक्षर
सचिव, वन ग्रामीण विकास
समिति



हस्ताक्षर
वन रक्षक



हस्ताक्षर
वन परिक्षेत्र अधिकारी

Range Forest Officer
Varghat Forest Range
Bilaspur Forest Division

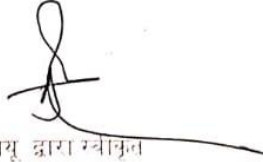
हस्ताक्षर प्रधान मीना कुमारी
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हस्ताक्षर
प्रधान, वन ग्रामीण विकास
समिति



हस्ताक्षर
वन संपन्न अधिकारी



डीएमयू द्वारा स्वीकृत

