



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



Name of the Self Help Group	Anjali Self Help Group
Name of the Rural Forest Development Committee	Chatira Mata
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 “ Anjali” Self Help Group

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## **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 Chatira Mata Gramin Van Vikas Samiti . One of them is "Anjali" 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 , Ravinder Kumar, Forest Guard Swahan Beat , Forest Block Officer Swahan Mrs. Neelam Kumari and Poonam Thakur FTU Coordinator Swarghat was present .

## **Executive Summary**

### **Chatira Mata Forest Rural Development Committee:-**

Chatira Mata Rural Forest Development Committee Myoth Revenue Village It is organized in . This Gramin Van Vikas Samiti has been formed in village Myoth . It is located in Swahan block of Bilaspur district in Himachal Pradesh Chatira Mata Gramin

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

Total number of families = 158 (109 general , 49 SC)

Number of BPL families = 22

Total population = 720

#### **Land Use :-**

Total area = 264 ha

Agricultural land = 86 hectares

Forest land = 162 ha

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

Informal AnjaliSelf Help GroupsIt was formed under Chatira Mata Gramin Van Vikas Samiti to provide livelihood improvement support by upgrading skills and capacities. The group comprises poor and marginal farmers. AnjaliSelf Help Group is a women's group ( 9 women) consisting of marginalized 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 9 in this groupThere are membersAnd 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 शकुंला देवी वाठाराम रामभद्र	प्रधान	सामान्य	64	5th	9816185943
2.	श्रीमती अंजना देवी वाठाराम रामभद्र	सचिव	—	28	+2	6230029178
3.	श्रीमती विमला देवी वाठाराम रामभद्र	कोषाध्यक्ष	—	38	5th	7807145359
4.	श्रीमती अश्विनी देवी वाठाराम रामभद्र	सदस्य	—	37	5th	8580487261
5.	श्रीमती सौमिका देवी वाठाराम रामभद्र	—	—	26	B.A	7876875393
6.	श्रीमती ललिता देवी वाठाराम रामभद्र	—	—	34	+2	7876349911
7.	श्रीमती प्रकाशी देवी वाठाराम रामभद्र	—	—	52	—	9418168755
8.	श्रीमती रामप्रती देवी वाठाराम रामभद्र	—	—	40	—	8219509364
9.	श्रीमती विमला देवी वाठाराम रामभद्र	—	—	45	5th	9882757310
10.						
11.						



**Details of SHG members with photo**



**Shakuntala Devi (President)Anjana Devi (Secretary)Rishma Devi(Treasurer)**



**Pammi Devi (Member)Sonika Devi (Member)Lalita Devi (Member)**



**Prakash Devi (Member)Rampyari Devi (Member)Bimla Devi (Member)**

## 2. AnjaliSelf Help Groups Meyoth

Name of the SHG	,	Anjali
SHG/CIG MIS Code Number	,	,
VFDS	,	Chatira Mata
Range	,	Swarghat
Forest Division	,	Bilaspur
Village	,	Meyoth
Block	,	Swahan
District	,	Bilaspur
Total number of members in the SHG	,	10
Date of formation	::	August,2023
Bank Name and Details	::	Co- operative Bank Swarghat
Bank Account Number	::	11810108 823
SHG/Monthly Savings	::	Rs. 1 00 /- month
Total Savings	::	14476 /-
Total inter-debt	::	before
Cash Credit Limits	,	
Repayment Status	,	

## 3. Geographical description of the village

away from district headquarter	,	34Km (via four lane)
away from the main road	,	5 Km
Local market and distant name	,	Swahan, Swarghat, Kiratpur,10,20,24 km
Names and distances of major cities	,	Kiratpur 24 km , Swarghat 20 km , Bilaspur 34 km approx .
Names of major cities where The products will be sold/marketed	,	Swahan, Swarghat, Kiratpur, Bilaspur
Backward and Forward Linkage status	,	,

and distance of local market	,	Swahan, Swarghat, Kiratpur, 10, 20, 24 km
Names and distances of major cities	,	Kiratpur 24 km , Swarghat 20 km , Bilaspur 34 km approx .

#### 4. Product details related to income generation activities

1	ProduceNames	::	Sira , Mashbadi , Moongbadi , Soyabadi , Sepubadi ,
2	ProductIdentificationMethods	:: ::	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
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 requirementsandexpectedproduction

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, Kiratpur.Swarghat Bilaspur ,
2	distance from unit	,	24KmAnd 20,30Km..
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	ProductiveMarketingStrategy		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>1077 00</b>

<b>B. recurring cost</b>					
<b>Serial Number</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)		
Number	Description	Amount (Rs.)
1	Total recurring costs	55, 0 00
2	% depreciation per annum on capital cost	10770
	<b>total</b>	<b>65770</b>

D.S c. Selling price calculation (per cycle)					
No. 100 0/-	discussion	Unit	quantity	Amount (Rs.)	
1	The cost of making	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 badi	
3	Expected selling price by SHG	Rs	1	180 for Seera and 260 for Baadi	

### 11. Analysis of Income And Expense (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 Badi (Qty)
4	Selling Price(per kg)	180 for Seera and 260 for Baadi
5	Income Generation for Seera (200*180) and for Badi ( 250*260) .	36000 for Sira and 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 (Rs)	Project contributions	SHG Contribution
1	Total capital cost	107700	8 0775	2 6925
2	Total recurring costs	55, 0 00	0	55, 0 00
3	Training / Capacity Building / SkillUpgradation			



	<b>total</b>	<b>1, 62700</b>	<b>80775</b>	<b>8 1925</b>
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**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 :

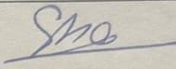


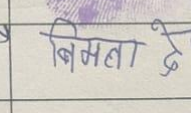
- Group size
- fund management
- Investment

- Income generation
- production level
- Production quality
- Merchandise
- market access

**19 comments**

अनुलघ्नक

हम सब समूह सदस्य ने आईजीए गतिविधि में सक्रिय रूप से भाग लेने के लिए सहमति दी है एचपी पारिस्थितिकी तंत्र प्रबंधन और आजीविका में सुधार और वीएफडीएस के साथ समन्वय के लिए जेआईसीए परियोजना के दिशानिर्देश के अनुसार समूह (सीरा ~~वीवसेविआ बनना~~) द्वारा चुना गया। सदस्यों का विवरण इस प्रकार है

क्र स	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1.	श्रीमती शकुंतल देवी जी रामझाड़	प्रधान	सामान्य	64	
2.	अंजना देवी जी वल्की	सचिव	-	28	Anj na Devi
3.	रिशमा देवी जी राकेश जी	कोषाध्यक्ष	-	38	रिशमा देवी
4.	पम्मी देवी जी दीनानंद	सदस्य	-	37	पम्मी देवी
5.	सोनिका देवी जी सिंह	सदस्य	-	26	Sonika
6.	ललिता देवी जी सिंह	-	-	34	Lalita Devi
7.	पुकाशी देवी जी सिंह	-	-	52	
8.	रामज्योती जी सिंह	-	-	40	
9.	विमला देवी जी सिंह	-	-	45	
10.					विमला देवी
11.					
12.					

प्रधान  
हस्ताक्षर  
अंजलि स्वयं सहायता समूह  
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जिला-बिलासपुर (हि०प्र०)

Anjha Devi  
सचिव

हस्ताक्षर  
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हस्ताक्षर  
ग्राम विकास समिति  
चटित माता गाव म्योठ, ग्राम पदायत  
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जिला-बिलासपुर हि०प्र०

Babu Pr  
सचिव

हस्ताक्षर  
प्रधान, वन ग्रामीण विकास समिति  
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Jainal Singh  
सचिव

हस्ताक्षर  
वन रक्षक

हस्ताक्षर  
वन खण्ड अधिकारी

हस्ताक्षर  
वन रक्षक  
Bilaspur Forest Division

डीएमयू द्वारा स्वीकृत