

REVISED BUSSNESS PLAN FOR BEE KEEPING original

INCOME GENERATING ACTIVITY – Food Processing(Bee Keeping)

by

Shikarimata - Self Help Group



SHG/CIG Name	::	Shikari mata
VFDS Name	::	Karnala
Range	::	Nachan
Division	::	Nachan

Prepared Under –



Project for Improvement of Himachal Pradesh Forest  
Ecosystems Management & Livelihoods (JICA Assisted)

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## 1. Description of SHG

1	SHG Name	::	Shikari Mata
2	VFDS	::	Karnala
3	Range	::	Nachan
4	Division	::	Nachan
5	Village	::	Karnala
6	Block	::	Gohar
7	District	::	Mandi
8	Total No. of Members in SHG	::	20- females(Badi making=10 member) (Bee Keeping=10 member)
9	Date of formation	::	
10	Bank a/c No.	::	33510115212
11	Bank Details	::	Co-op-Jachh
12	SHG/CIG Monthly Saving	::	100
13	Total saving		11000 (till August 2021)
14	Total inter-loaning		--
15	Cash Credit Limit		--
16	Repayment Status		--

## 2. Beneficiaries Detail:

Sr. No	Name	Father/Husb and Name	Age	Category	Income Source	Address
1	Somavati	Lokesh Kumar	32	Gen.	Agriculture	Vill Karnala P.O. Jachh
2	Dasodha Devi	Bhadar Singh	38	Gen.	Agriculture	Vill Karnala P.O. Jachh
3	Ushama devi	Puran Chand	40	Gen.	Agriculture	Vill Karnala P.O. Jachh
4	Chandra Vati	Bodh raj	40	Gen.	Agriculture	Vill Karnala P.O. Jachh
5	Sumitra Devi	Bhadar Singh	37	Gen.	Agriculture	Vill Karnala P.O. Jachh
6	Meena kumari	GopalKrishan	27	Gen.	Agriculture	Vill Karnala P.O. Jachh
7	Hina Kumari	Chetan Thakur	24	Gen.	Agriculture	Vill Karnala P.O. Jachh
8	Dayavanti	Denesh kumar	29	Gen.	Agriculture	Vill Karnala P.O. Jachh
9	Lila devi	Prem Chand	40	S.C.	Agriculture	Vill Karnala P.O. Jachh
10	Disha Kumari	Dhan Dev	25	S.C.	Agriculture	Vill Karnala P.O. Jachh

## 3. Geographical details of the Village

1	Distance from the District HQ	::	48 Km
2	Distance from Main Road	::	0 Km
3	Name of local market & distance	::	Chailchowk- 19 Km
4	Name of main market & distance	::	Sundernagar- 47 Km, Mandi- 48Km
	Name of main cities & distance	::	
6	Name of main cities where product will be sold/ marketed	::	Sundernagar, Mandi

## 4. Executive Summary

Honey farming income generation activities has been selected by Shikarimata self help group. This IGA will be carried out by ten ladies by this SHG. This activity is being already done by maximum ladies of this group. This business activity will be carried out whole year by group member. The process of honey production takes around 75 to 90 days. 3Kg of honey will be obtained of one box. The selling price of 1Kg of honey will be around Rs.400-500 per Kg.



## 5. Description of Product related to Income Generating Activity

1	Name of the Product	::	Honey
2	Method of product identification	::	This activity is being already done by maximum SHG ladies for their own domestic use. This activity has been decided by group members.
3	Consent of SHG members	::	Yes

## 6. Description of Production Processes

- Group will process honey prepared by honey bees. This business activity will be carried out whole year by group members.
- The process of honey/Bee farming is 75 to 90 days. Production process includes cleaning of box harvesting of honey and packing in glass jar.
- Initially group will obtained 1.50Qtl.honey in every three month and in future group will obtained as per demand and will also make other product which follow same process i.e wax,honey and B.venom.

## 7. Description of Production Planning

1	Production Cycle (in days)	::	75-90 days
2	Manpower required per cycle (No.)	::	10 Ladies
3	Source of raw materials	::	Adjoining forest/ farmers field & orchards flowers.
4	Source of other resources	::	Medicinal flowers in the forest
5	Quantity required per cycle (Kg)	::	3 Kg. every 75 to 90 days per box
6	Expected production per cycle (Kg)	::	3 Kg. per box total 1.50 Qtl. Every 75-90 days duration.

Requirement of raw material and expected production

Sr.no	Raw material	unit	Time	Quantity	Amount per kg (Rs)	Total amount	Expected production Monthly (Kg)
1	Honey Boxes	50 No	-	1.50 Qtl.every 75-90 days	Rs.400-500	Rs.60000-75000	-

## 8. Description of Marketing/ Sale

1	Potential market places	::	Chail Chowk , Sundernagar, Mandi
2	Distance from the unit	::	Chail Chowk-19 KM, Sundernagar-47KM and Mandi-48 KM
3	Demand of the product in market place/s	::	Daily demand, high demand in winter season and pharmacy.
4	Process of identification of market	::	Group members, according to their production potential and demand in market, will select/list retailer/whole seller. Initially product will be sold in near markets.
5	Marketing Strategy of the product		SHG members will directly sell their product through village shops and from manufacturing place/shop. Also by retailer, wholesaler of near markets. Initially product will be sold in 1 Kg ,1/2Kg &250 grams packaging.
6	Product branding		At SHG level product will be marketed by branding SHG. Later this IGA may required branding at cluster level
7	Product "slogan"		"A product of SHG"

## 9. SWOT Analysis

### ❖ Strength –

- Activity is being already done by some SHG members
- Raw material easily available
- Bee keeping process is simple
- Proper packing and easy to transport
- Product shelf life is long

### ❖ Weakness –

- Effect of temperature, humidity, in flowering season.
- Highly labor intensive work.
- In winter and rainy season product manufacturing cycle will increase

- ❖ Opportunity –
  - High demand in festive and marriage occasion
  - Location of markets
  - Daily/weekly consumption and consume by all buyers in all seasons
- ❖ Threats/Risks –
  - Effect of temperature, moisture at time of flowering and packaging particularly in winter and rainy season.
  - Suddenly increase in price of raw material
  - Competitive market

#### 10. Description of Management among members

By mutual consent SHG group members will decide their role and responsibility to carry out the work. Work will be divided among members according to their mental and physical capabilities.

- Some group members will involve in harvesting of honey by machine .
- Some group members will involve in Production process.
- Some group members will involve in Packaging and Marketing.





1	Labour (will be done by SHG members)	-	-	-	-
2	Packaging material	90 days	1.50 Qtl.	400-500	300
3	Transportation	90 days	1.50 Qtl.	L/S	500
4	Other (stationary, electricity, water bill, machine repair )	90 days	-	1000	1000
Recurring Cost					1800
Total Recurring Cost B = (Recurring cost- Labour cost) as work/labour will be done by SHG members.					1800

C. Cost of Production (Monthly)		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	1800
2	10% depreciation annually on capital cost	18090
	<b>Total</b>	<b>19890</b>

D. Selling Price calculation (per cycle)					
Sr.No	Particulars	Unit	Quantity	Amount (Rs)	
1	Cost of Production	Kg	1	400to500	It will decrease as the quantity of production increase
2	Current market price	Kg	1	400to500	
3	Expected Selling Price by SHG	Rs	1	400-500	

12. Analysis of Income and Expenditure (90 days)

Sr.No	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	18090
2	Total Recurring Cost	19890
3	Total Production every three month( Kg)	1.50 Qtl. (quantity)
4	Selling Price (per Kg)	400to500 average 450
5	Income generation (400to500)	(yearly 270000)
6	Net profit	87100
7	Distribution of net profit	<ul style="list-style-type: none"> <li>• Profit will be distributed equally among members monthly/yearly basis.</li> <li>• Profit will be utilized to meet recurring cost.</li> <li>• Profit will be used for further investment in IGA</li> </ul>

13. Fund requirement:

Sr.No	Particulars	Total Amount (Rs)	Project Contribution	SHG Contribution
1	Total capital cost	180900	135675	45225
2	Total Recurring Cost	19890	-	2000
3	Trainings/capacity building/ skill up-gradation	-	-	-
	<b>Total</b>	<b>200790</b>	<b>135675</b>	<b>47225</b>

Note-

- Capital Cost - 50% of capital cost to be covered under the Project
- Recurring Cost - To be borne by the SHG/CIG.
- Trainings/capacity building/ skill up-gradation - To be borne by the Project

14. Sources of fund:

Project support;	<ul style="list-style-type: none"> <li>• 75% of capital cost will be utilized for purchase of Bee Keeping Boxes, Honey Processing Machine and Smoke provider other equipments.</li> <li>• Rs 1 lakh as revolving will be parked in the SHG bank account.</li> <li>• Trainings/capacity building/ skill up-gradation cost.</li> </ul>	Procurement of machineries/equipment will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none"> <li>• 50% of capital cost to be borne by SHG, this include cost of materials/tools other than machineries.</li> <li>• Recurring cost to be borne by SHG</li> </ul>	

15. Trainings/capacity building/skill up-gradation

Trainings/capacity building/ skill up-gradation cost will be borne by project.

Following are some trainings/capacity building/ skill up-gradation proposed/needed:

- Cost effective procurement of raw material
- Quality control
- Packaging and Marketing
- Financial Management

#### 16. Computation of break-even Point

In this process breakeven will be achieved after one year selling wool, FYM and mature sheep.

#### 17. Other sources of income: Nil

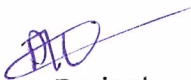
18. Bank Loan Repayment - If the loan is availed from bank it will be in the form of cash credit limit and for CCL there is not repayment schedule; however, the monthly saving and repayment receipt from members should be routed through CCL.

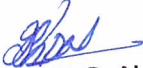
- In CCL, the principal loan outstanding of the SHG must be fully paid to the banks once a year. The interest amount should be paid on a monthly basis.
- In term loans, the repayment must be made as per the repayment schedule in the banks.


19. Monitoring Method - At the initial stage baseline survey and yearly survey will be conducted of the beneficiaries.

Some key indicators for the monitoring are as:

- Size of the group
- Fund management
- Investment
- Income generation
- Production level
- Quality of product
- Quantity sold
- Market reach

  
SMS JICA Project  
Nachan Forest Division.

  
FTU-cum-R.O. Nachan  
Ramesh Forest Officer  
Nachan Forest Division,  
Gohar.

  
DMU- cum  
Divisional Forest Officer,  
Nachan Forest Division,  
Gohar.





**Additional Income Generating Activity**  
**Business plan**  
**Dairy Products**  
**2023**



<b>SHG/Name</b>	<b>Shikarimata-I Self Help Groups</b>
<b>VFDS Name</b>	<b>Karnala</b>
<b>FTU/Range</b>	<b>Nachan</b>
<b>DMU/Division</b>	<b>Nachan</b>
<b>FCCU/Circle</b>	<b>MANDI</b>

<b>sponsored by</b> <b>PIHPFEM&amp;L</b>	<b>prepared by:-</b> <b>DMU Nachan , FTU Nachan and Kamrunag</b> <b>SHGs</b>
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### Introduction

Himachal Pradesh is a majestic, mythical land and is famous for its beauty and serenity, rich culture and religious heritage. The state has diverse ecosystems, rivers, and valleys, and has a population of 7.5 million. It 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 upper Himalayas. It also includes the cold arid areas of the Himalayas. The state is spread over valleys through 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 Mandi is the second largest district with 14.58% population.

This district is located in central Himachal and is famous for its tourist spots. It is well-known for Himalayan tours. Himalayan tour routes from Mandi district connect Kullu, Shimla, Bilaspur, Solan, Mirpur, and Kangra districts. These districts border Mandi district on the west, south, north-north-east, and east respectively.

The district is famous for its ancient settlements, traditional handlooms, and apple cultivation. It is bordered by the Beas and Sutlej rivers, which

are the main lifelines. The Balh Valley is the largest valley in the district, though other valleys such as Karsog and Jiuni are also known for food grain production. Known as the "Valley of Gods," the people of these valleys are also recognized for their hard work.

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

Two self-help groups have been formed to implement livelihood improvement activities under Chhain Magal Village Forest Development Society. **One of them is "Shikarimata-I" Self Help Group, the people of the group are already doing Beekeeping, and this business plan is related to making milk products.** Team comprising of Deepika Guleria, Subject Matter Specialist-Office Forest Division Nachan, Ranjeet Singh Field Technical Unit Coordinator Nachan Forest Range; Shri Mahender Kumar, Forest Guard, Kamrunaag Beat; and Sundar Singh, Deputy Ranger, Tunna Block was involved and contributed in preparing the business plan under the constant supervision and guidance of DFO Nachan SS Kashyap.

## **EXECUTIVE SUMMARY**

### **DETAILS OF SHGROUP**

The Informal Self Help Group was formed in March 2021 under Karnala Village Forest Development Society, to provide livelihood improvement support by upgrading skills and capabilities. The group consists of poor and marginal farmers. Shrimati-I Self Help Group is a women group (10) consisting of marginal and financially weaker sections of the society having less land resources. Though all the members of the group grow seasonal vegetables etc. but since the land holding of these members is very small and irrigation facility is less and the production level has reached near saturation, to meet their financial requirements they decided to move towards making milk production which can increase their income. There are 10 members in this group and their monthly

contribution is Rs.100/- per month. The details of the group members are as follows:-

### Self Help Group Members Details with Photo

Sr. No	Name	Father/Husb and Name	Age	Category	Income Source	Address
1	Somavati	Lokesh Kumar	32	Gen.	Agriculture	Vill Karnala P.O. Jachh
2	Dasodha Devi	Bhadar Singh	38	Gen.	Agriculture	Vill Karnala P.O. Jachh
3	Ushama devi	Puran Chand	40	Gen.	Agriculture	Vill Karnala P.O. Jachh
4	Chandra Vati	Bodh raj	40	Gen.	Agriculture	Vill Karnala P.O. Jachh
5	Sumitra Devi	Bhadar Singh	37	Gen.	Agriculture	Vill Karnala P.O. Jachh
6	Meena kumari	GopalKrishan	27	Gen.	Agriculture	Vill Karnala P.O. Jachh
7	Hina Kumari	Chetan Thakur	24	Gen.	Agriculture	Vill Karnala P.O. Jachh
8	Dayavanti	Denesh kumar	29	Gen.	Agriculture	Vill Karnala P.O. Jachh
9	Lila devi	Prem Chand	40	S.C.	Agriculture	Vill Karnala P.O. Jachh
10	Disha Kumari	Dhan Dev	25	S.C.	Agriculture	Vill Karnala P.O. Jachh





**Ekta Self Help Group chhain Magal**

Name of the SHG	Shikarimata-I
SHG/CIG MIS Code Number	-
VFDS	Karnala
<b>Forest Range</b>	Nachan
Forest Division	Nachan
Village	Karnala
Block	Gohar
District	MANDI
Total number of members in the SHG	10
Date of formation	March 2021
Name and details of the bank	Co-op-Chail Chowk
Bank account number	33510115212
SHG/Monthly Savings	Rs . 100 /- per month
Total savings	33100/-
Total Inter-Loan	Yes
Cash credit limit	-
Repayment Status	Quarterly Base

**Geographical description of the village**

Distance from district headquarter	, 48 Km
Distance from the main road	, 0 km
Local market name and distance	, Chail Chowk , 19km , Mandi 48 km approx.
Names and distances of major cities	, Chail Chowk , 19km , Mandi 47km approx.
Names of major cities where The products will be sold/marketed	, Chail Chowk , Sunder Nagar , Mandi
Backward and Forward Linkage status	, The back link lies in training, (Krishi Vigyan Kendra) and the front link lies in market suppliers etc.

## **Description of Dairy Products Production**

Members of the self-help group making ghee and cheese agreed to start the business initially with 120 kg of pure milk. Desi Ghee is used in almost every household. Desi Ghee, which enhances the taste of food, is also beneficial for health. Usually, ghee is bought from the market, but in the recent past, many cases of adulteration of milk and ghee have come to light, due to which people have become suspicious about market ghee. This is the reason why many people have now started avoiding market ghee and are preferring pure village products.

## **Easy way to make Desi Ghee**

To make Desi Ghee, first store the cream for 2-3 weeks in a vessel. For this, buy full fat milk and then heat the milk and let it cool overnight.. The next day, take out the thick cream settled in the milk in a vessel. Repeat this process for 2-3 days. After doing this for a week, enough cream will accumulate to prepare ghee. During this time, keep the stored cream in the fridge for the entire time. Now start the process of making ghee.

For this, put the stored cream in a vessel and add cold water to it and churn the cream well with hands or with the help of a churner. If you want, you can also add some ice cubes along with water in the cream. This makes it easy to extract white butter from the cream soon. After churning for 10-15 minutes, the white butter will separate from the cream. Make balls of it and keep it aside in a vessel.

Now take a thick and deep-bottom pan and put it on the gas to heat it on medium flame. After the pan is heated, put the white butter extracted from the cream in it and cook by reducing the flame. Cook the butter for at least 15 to 20 minutes. Cook for a minute and keep stirring it with a big spoon during this time. When the butter melts completely, turn off the gas and filter the mixture in a vessel with the help of a sieve, pure and nutritious Desi Ghee is ready. Cool it and keep it in an airtight container.

## **Method of Making Cheese**

40 liter milk will be heated to a temperature of 80-90°C in thick milk vessels of 50 liter capacity with continuous stirring. When the temperature of milk becomes around 90°C, then 0.2% citric acid (i.e. 80 grams of citric acid) and keep stirring for 5-6 minutes and turn off the flame and let it cool. Pour the product into a muslin cloth and squeeze out the excess water and press the cheese by placing additional weight on top of the cheese and place the resulting material in the muslin cloth inside cold

water. The same process will be repeated with the remaining 80 liters of milk in the other two milk vessels.

As per standard average about 24 kg of cheese will be produced from 120 liters of milk per day, which can be marketed appropriately as per the target markets to get better prices. On average if the price of cheese is Rs. At Rs 250 per kg, the net sale of SHG will be Rs 6000/- daily and if milk is purchased at the rate of Rs 40 per kg then the quantity of milk worked will be 120 kg and will be Rs 4800 per day and thus the gross profit will be Rs 1200 per day.

### **Market potential for starting Desi Ghee and Cheese making business**

Desi Ghee, Paneer is a natural dairy item which is healthy, rich in nutrients and very much in demand. At present the demand is increasing and the demand is likely to increase in the near future. Business is profitable and it requires less capital, cheaper materials and basic machinery. Quality cheese demands quality control, with proper equipment and standardized protocols.

### **Desi Ghee , Paneer create Of Business Start to Of Reason**

- Natural Dairy product
- Heavy Demand
- Business is going to make money
- Less capital of Need
- cheap Constituent
- SHG members are familiar with the activity at individual level

### **Equipment required for homemade Desi Ghee, Paneer**

To start the production of Homemade Paneer, Desi Ghee, the following equipment will be purchased initially

1. Boiler Vessel 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 device (1lt, 2lt, 5lt)
7. Refrigerator (200 Litres )

8. Kitchen equipment & other various article
9. Poly Sealing Table Top
10. Heat Sealer
11. Apron, cap, plastic hand gloves etc
12. Chair, Table ect.
13. Cheese Pressing of Machine
14. Electrical Madhani
15. Ghee/ khoa making Machine

### Description of the product related to the income generating activity

1	Name of product	,	Cheese or Ghee making
2	Product Identification Method	,	This product is already being made by some SHG members
3	Consent of SHG/CIG/Cluster members	,	Yes

### Production Plan Details

1	Production cycle ( days In )	,	1 Day
2	Per cycle Necessary Manpower ( no. )	,	All Member
3	Source of raw materials	,	Available Locally
4	Source of other Resources	,	Sundar Nagar 72 KM , Mandi 7 0 km
5	Per cycle Necessary Quantity ( kg )	,	120 Litres Milk ( in starting)
6	Per cycle expected Production ( kg )	,	24 kg ( in starting )

### Raw material requirement 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 Milk	Kilogram	Every Day	120 Litres	40	4800	24	250	6000

### Marketing/Sales Details

1	Potential market place	,	Chail Chowk 27km , beautiful city 72 KM , Mandi 7 0 km
2	Distance from Unit	,	



3	Demand for the product in the market	,	Daily 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 "		" Purity And supremacy Of One product "

### SWOT Analysis

- ❖ Strength -
  - The activity is already being carried out by some SHG members
  - Raw material easily available
  - The manufacturing process is simple
  - Proper packing and easy to transport
  - Product shelf life is long
- ❖ Weakness -
  - Effect of temperature, humidity, moisture on manufacturing process/product..
- ❖ Opportunity -
  - Location of markets
  - Daily/weekly consumption and consumption by all buyers across all seasons
- ❖ Threats/ Risk -
  - Effect of temperature, humidity during manufacturing and packaging especially in winter and rainy season.
  - Sudden increase in the prices of raw materials
  - Competitive market

### Management details among members

- With mutual consent, the members of the SHG group will decide their roles and responsibilities to carry out the work. The work will be divided among

the members according to their mental and physical capacity.

- Some group members 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 group members will be involved in packaging and marketing.

### Financial Forecasts / Estimates

The last but most important step to start a business is to create a financial plan to determine the cost to run the business And this should also include the business profit that the SHG is going to earn initially A cost benefit analysis needs to be estimated.

<b>A. Capital Cost</b>				
<b>Sr No.</b>	<b>Description</b>	<b>amount</b>	<b>Unit Price</b>	<b>Total Amount ( Rs . )</b>
1	Boiler pot 100 (lt capacity)	3	5000	15000
2	Stirring rod	3	300	900
3	Commercial gas cylinder with connection	2	4000	8000
4	Gas furnace ( chulla )	3	1500	4500
5	Digital Weighing Machine	1	10,000	10000
6	Measuring device (1lt, 2lt, 5lt)	3	L/S	1000
7	Refrigerator (200 Litres )	1	22000	22000
8	Kitchen equipment And Other various Article	L/S	L/S	4000
9	Poly Sealing Table Top Heat Sealer	1	2000	2000
10	Apron , Cap & Hand gloves etc.	12	L/S	6000
11	Chair , Table etc.		L/S	5000
12	Cheese Pressing Machine	1	L/S	3000
13	Electrical Madhani	2	L/S	8000
14	Ghee/Khoa making Machine	1	L/S	50000
	<b>Total Capital Cost ( A )</b>			<b>139 400</b>

<b>B.</b>	<b>recurring cost</b>			
<b>Serial number.</b>	<b>Description</b>	<b>amount</b>	<b>price</b>	<b>Total Amount (Rs . )</b>
1	raw milk	120 liters daily	40 Litres	144000
2	citric acid	6 litres	150 / litre	900
3	Room rent	per month	500	500
4	Packaging Materials	Monthly	3000	3000
5	Labor	2 persons per day	₹275 / person	16500
6	transportation	Monthly	Rs. per day	3000
7	Miscellaneous Expenses (i.e. Stationary, Electricity Bill, Water Bill, etc.)	Monthly	1000	1000
8	Gas	one cylinder per month	2000 / cylinder	2000
9	muslin cloth	By month	L/S	1500
10	Soaps and detergents/Vim scrubbers, brooms, wipers, etc.	month by month	L/S	1000
	<b>Total Recurring Cost ( B )</b>			<b>173400</b>

<b>C.</b>	<b>Cost of Production ( Monthly )</b>	
<b>SrNo.</b>	<b>Description</b>	<b>Amount ( Rs . )</b>
1	Total recurring cost	173400
2	Depreciation at 10% per annum on capital cost	678

	<b>Total cost of production</b>			<b>174078</b>	
<b>D.</b>	<b>Total monthly income</b>				
<b>SrNo.</b> -	<b>Description</b>	<b>Daily</b>	<b>Required Rate per Kg</b>	<b>Total sales daily</b>	<b>Monthly Sales</b>
1	Total production of cheese	24 Kg	250/ kg	6000	180000
	<b>Cost Benefit Of Analysis</b>				
<b>Serial No</b> -	<b>Description</b>	<b>Amount ( Rs . )</b>			
1	Depreciation at 10% on capital cost	678			
2	Total recurring cost per month	173400			
3	Total Expenses	174078			
4	Total Production ( Monthly )	720 kg			
5	Required Rate per Kg	250/ kg			
6	Total sales amount	180000			
	Net Income ( Monthly )= 180000-174078	5922			
7	Profit sharing	The sharing of profits will be collectively agreed upon among the members; however a portion of the profits will be kept in reserve for future contingencies.			

**Note:** The amount of labour (16500) added to the recurring cost is practically the income of the SHG members as the labour input will be within the SHG members.

### **Fund Flow**

<b>Sr.No.</b> -	<b>Description</b>	<b>Total Amount ( Rs .)</b>	<b>Project support</b>	<b>SHG Contribution</b>
1	Total capital cost	139 400	104550(75%)	34850 (25%)
2	Total recurring cost	173400	,	173400
3.	Monthly contribution till date	36253		36253
4.	Training / competence Build / Skill Upgrades	60000	60000	,
	<b>Total</b>	<b>409053</b>	<b>164550</b>	<b>244503</b>

### **Comment -**

- SHG consists of all members and 75% of capital cost will be contributed by the project.



- Recurring cost will be borne by SHG/CIG members.
- Training/capacity building/skill upgradation expenses will be borne by the project.

### Source Of Fund

Project support	<ul style="list-style-type: none"> <li>● 75 % of the capital cost will be used for purchase of machinery including tools , as per Sl. No. 8 is described in.</li> <li>● Upto Rs 1 lakh will be kept in <b>the SHG</b> bank account.</li> <li>● Training / competence Build / Skill Upgrades Cost.</li> </ul>	/ equipment will be procured by the respective DMU / FCCU after following the codal formalities .
SHGs Contribution	<ul style="list-style-type: none"> <li>● <input type="checkbox"/> 25% of the capital cost to be borne by the SHG, this includes cost of materials/equipment other than machinery.</li> <li>● Recurring cost to be borne by the SHG</li> </ul>	

### Training / competence Build / Skill Upgrades

Training/Capacity building/Skill upgradation cost 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

### Bank Loan Repayment -

If the loan is taken from a bank 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 the 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. The interest amount should be paid on a monthly basis.
- In term loans, the repayment should be made as per the repayment

अनुलग्नक

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 दुग्ध उत्पादन द्वारा चुना गया। सदस्यों का विवरण इस प्रकार है

क्र स	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1.	श्रीमती अंजनाकुमारी	प्रधान	सामान्य	49	Anjina
2.	श्रीमती भूमेश्वरी	सचिव	११	47	Bhumeswari
3.	११ मीना कुमारी	कोषाध्यक्ष	११	28	Meena
4.	११ धविन्ता देवी	सदस्य	११	40	Dhavinata
5.	११ रमा देवी	११	११	30	Rama Devi
6.	११ दशोद्या देवी	११	११	41	Dashodya Devi
7.	११ दयावन्ती	११	११	31	Dayavanti
8.	११ हेम लता	११	११	40	Hemlata
9.	११ संतोषी	११	११	40	
10.					
11.					
12.					

Anjina  
President  
Shikari Mata S.H.G. Vill. Karnala P.O. Jachā  
Tah. Chachyot, Dist. Mandi (H.P.)

Bhus  
Secretary

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हस्ताक्षर

सचिव स्वयं सहायता समूह

President

Shikari Mata S.H.G, VII. Karnala P.O. Jachh  
Teh. Chachyol Distt Mandi (H.P.)

*Bhu.*  
Secretary

हस्ताक्षर

V.F.D.S. Karnala

सचिव, वन-ग्रामीण विकास

समिति

हस्ताक्षर

वन रक्षक

*lee*  
Range Forest Officer

हस्ताक्षर NACHAN Range

Block Forest Officer (H.P.)

हस्ताक्षर

प्रधान स्वयं सहायता समूह

President

Shikari Mata S.H.G, VII. Karnala P.O. Jachh  
Teh. Chachyol Distt Mandi (H.P.)

*Andra*  
Secretary

हस्ताक्षर

V.F.D.S. Karnala

सचिव, वन-ग्रामीण विकास (H.P.)

समिति

*Range*  
Block Forest Officer

प्रजाखण्ड अधिकारी

*Samd*  
DIVISIONAL FOREST OFFICER;  
NACHAN FOREST DIVISION,  
GOHAR, DISTT. MANDI (H.P.)

डॉ.एम.यू. द्वारा स्वीकृत