

**BUSINESS PLAN SAMPA SELF HELP GROUP ADD ON
INCOME GENERATION ACTIVITY CULTIVATION, HARVESTING AND SALE OF
TRADITIONAL MATAR, ROASTED BARLEY AND SEA BUCKTHORN PRODUCTS**

SHG Name	Sampa
BMC Name	Demul
Sub Committee	Shego/Lara
Range	Kaza
Division	Spiti

Prepared Under-

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

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1. Description of SHG

The Sampa Self Help Group was formed in the year 2019 under Demul BMC and Shego/Lara sub committee to provide Livelihoods Improvement Support by up grading skill capacities. Under Demul BMC, Shego/Lara subcommittee, two SHGs have been formed for implementing livelihood Improvement activities. One of these is “Sampa SHG” . that has opted food processing(Cultivation, harvesting and sale of traditional matar, roasted barley and sea buckthorn products) as their Add on income generation activity. Group members belong to a weaker section of society and have less land holdings. To raise their socio economic conditions, they decided to work on their traditionally and naturally available plant Sea buckthorn products manufacturing and cultivation, harvesting and sale of traditional matar and roasted barley



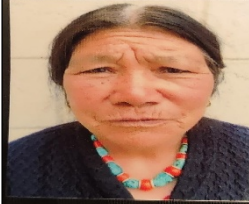

SHG GROUP PHOTOGRAPH



•	SHG Name	Sampa
•	BMC	Demul
•	Sub Committee	Shego/Lara
•	Range	Kaza
•	Division	Spiti
•	Village	Lara
•	District	Lahaul & Spiti
•	Total No. of Members in SHG	(Females-10)
•	Date of formation	04/01 /2019
•	Bank a/c No.	50071568853
•	Bank Details	KCC Bank, Kaza
•	SHG Monthly Savings	100/-
•	Total savings	5000/-
•	Total inter-loaning	--
•	Cash Credit Limit	--
•	Re payment Status	--

2. Beneficiaries Details:

Sr. No	Name of the SHG Members	Designation	Gender	Category	Income Source	Photographs
1.	Padma Bhutith	President	Female	ST	Agri.	
2.	Dichen Dolker	Secretary	Female	ST	-Do-	
3.	Yanchan Dolma	Cashier	Female	ST	-Do-	
4.	Dikit Chhering	Member	Female	ST	-Do-	
5.	Champa Bhutith	Member	Female	ST	-Do-	
6.	Agrup Dolma	Member	Female	ST	-Do-	
7.	Tanzin Dolma	Member	Female	ST	-Do-	
8.	Dawa Dolma	Member	Female	ST	-Do-	

9.	Nawang Chhodon	Member	Female	ST	-Do-	
10.	Dolma Devi	Member	Female	ST	-Do-	
11	Rinchen Chhomo					
12	Punam Bodh					
13	Sonam Butith					

3. Geographical detail of the Village

1	Distance from the District HQ	08K
2	Distance from Main Road	1 Km.
3	Name of local market & distance	9-10 Km
4	Name of main market & distance	Kaza Main market , Distance- 09 Km.
5	Name of main cities & distance	
6	Name of main cities where product will be sold/marketed	Main city kaza and adjoining districts

4. Executive summary Sampa SHG:-

The Sampa SHG falls under Shego/ Lara Sub-Committee of Kaza BMC under Kaza Range under Spiti wild life Division (DMU).

Sampa SHG has opted Food processing (including cultivation and harvesting of matar and sea buckthorn products) as their income generation activity. This IGA will be carried out by all members of this SHG. This business activity will be carried out during crop season i.e. April to October by group members.

Processes involved in cultivation and harvesting of Kala Matar :

- Preparation of fields which include beds formation, moistening the soil, ploughing the fields etc.
- Procurement of raw material i.e. seed
- Sowing of seeds (in month of april)
- Again ploughing of fields after sowing.
- Weeding, if unwanted growing's are there on fields.
- Post sowing treatment and care that include watering, manuring etc.
- Harvesting (in the month of September) at the time the crop is ready has attained harvesting stage.
- Taking out peas and separating them from its peel.
- Packaging and storage.

Sea buckthorn products:

- The berries and leaves will be collected from the plants in the adjoining forest areas
- Then the berries and leaves will be stored in cool, dry and clean place (the storage room is owned by the SHG itself).
- Then as per the different categories of products particular procedure will be followed like for Sea buckthorn tea the berries and leaves will be dried and packed in 100gm and 150 gm packets accordingly

Description of products related to Income Generating Activity.

4.1	Name of the Product	::	Food processing(including cultivation and harvesting of matar and sea buckthorn products manufacturing)
4.2	Reason for opting add On Activity	::	They Want to increase their income and they want to do their groups work more effectively.
4.3	Consent of SHG/CIG/ Cluster	::	Yes

Description of Production Processes

Processes involved in this particular IGA. These are

For Matar:

- Pre sowing treatments done to fields like ploughing, preparation of beds etc.
- Sowing of seeds.
- Post sowing Treatments to fields like ploughing.
- Agricultural field operations like weeding, maturing, watering, etc
- Then harvesting of the crop
- Packaging and storage

Sea buckthorn products:

- The berries and leaves will be collected from the plants in the adjoining forest areas
- Then the berries and leaves will be stored in cool, dry and clean place (the storage room is owned by the SHG itself).
- Then as per the different categories of products particular procedure will be followed like for Sea buckthorn tea the berries and leaves will be dried and packed in 100gm and 150 gm packets accordingly

5. Description of Production Planning:

6.1	Production Cycle (4 months for matar)	::	The detailed processes involved in cultivation and harvesting of Kala Matar till packaging will take around 5-6 months, as this is based on agricultural field operations and depends on natural factors like soil, rain water etc. For sea buckthorn products: Collection, drying, processing and packing will take around 3 months
6.2	Man power required (No.)	::	All the group members will be working collectively in all the processes right from the sowing till harvesting and then packaging.
6.3	Source of raw material	::	JICA forestry project
5	Quantity required per cycle (Kg)		100 kg seed and approximately 440 kg manure
6	Expected Production per cycle (Kg)		Approximately 200-250 kg of crop.

6. Requirement of raw material and expected production

Sr. no	Raw Material (kg)	Time	Amount Rs/kg	Total
1	100kg seed	4 months	150/kg	15,000/-
2.	440kg manure (vermi-compost)		70/kg	30800/-

7. Description of Marketing/Sale

1	Potential Market Places	::	Kaza main market adjoining districts.
2	Distance from unit	::	Kaza division=2kms,
3.	Demand of the Product in Market		High in demand as it is quite unique plant with high nutritional value and organically cultivated.
4.	Process of Identification of Market	::	Group members, according to their production potential and demand in market,
5.	Impact of seasonality on Market.	::	The sowing and harvesting is totally dependent on the natural factors.
6.	Marketing strategy of the Product.	::	The SHG will sell the processed products under him tradition labeling (packing and labeling provided by the JICA project) and will sell their products on their own.
7.	Product Branding.	::	Product will be marketed by him tradition at JICA project's end and will be marketed by SHG online and offline on their own.

8. SWOT Analysis

Sr. no	Detail/Items	:	Description
1.	Strength	::	<ul style="list-style-type: none"> All group members are like minded, well adapted to local and social environment. Produce is of high quality and in high demand, Proper packing and easy to transport. For SHG Financial Support Trainings and exposures Will be organized by JICA Forestry Project.
2.	Weakness	::	<ul style="list-style-type: none"> The crop is seasonal and mainly depends on natural factors. Highly labor intensive work.

3.	Opportunity	::	<ul style="list-style-type: none"> • Demand is high and return is high. • Location of markets as it attracts huge amount of tourists which is also self advertising in itself. • The unique and medicinal properties of product as it suits to all age groups.
4.	Threats	::	As the crop depends on natural factors availability of water, becomes an issue to worry.

9. Description of Management among the 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 Pre-Production process (i.e. procuring of raw material, grading and separating of raw material, preparation of flavors etc.
- Some group members will involve in Production process.
- Some group members will involve in Packaging and Marketing.

10. Description of Economics of the Project.

A. CAPITALCOST				
<u>Sr. No.</u>	<u>Particular</u>	<u>Qty.</u>	<u>Unit Price</u>	<u>Amount</u>
1.	Spade	13	500	6,500/-
2.	Pointed Rake (11pcs)	13	700/piece	9,100/-
3.	Manure (vermi compost)	5 (Bori)	70/kg	30,800/-
4.	Shovel(13pcs)	13	500/piece	5,500/-
5.	Pea Seeds	100kg	200/kg	20,000/-
6.	Panja (Weeding fork)	13	800	10,400/-
	Total			82,300/-

C. <u>Cost of Production (yearly)</u>		
<u>Sr. No</u>	<u>Particulars</u>	<u>Amount(Rs)</u>
1.	Matar seed	15,000/-
2.	Manure (vermi compost)	30,800/-
3.	Electricity	10,000/-
4.	Packaging material	5,000/-
	Total	60,800/-

D. <u>Total recurring cost</u>		
<u>Sr. No</u>	<u>Particulars</u>	<u>Amount(Rs)</u>
1.	Packaging material	5,000/-
2.	Electricity	10,000/-
3.	Total	15,000/-

11. Fund requirement

<u>Sr.No</u>	<u>Particulars</u>	<u>Amount (Rs)</u>	<u>Project Contribution (75%)</u>	<u>SHG Contribution (25%)</u>
1	Total capital cost	82,300/-	61,725/-	20,575/-
	Total	82,300/-	61,725/-	20,575/-

Note-

- **Capital Cost**–Total capital cost of the group is Rs 1,04,000/-, out of which 25% (Rs 26,000) will be contributed by the group itself and the remaining 75% (Rs 78,000) will be provided by the JICA forestry project.
- **Recurring Cost**-To be borne by the SHG
- **Training/capacity building/ skill up-gradation - Sources of fund:**

Project support	<ul style="list-style-type: none"> • 75% of capital cost will be utilized for purchase of equipments and raw material. • Rs 1 lakh as revolving fund have parked in the SHG bank account. • Training/capacity building/skill up-gradation cost. 	Procurement of machinery/equipment will be done by respective DMU/FCCU after following all nodal formalities.
SHG contribution	<ul style="list-style-type: none"> • 25%of capital cost to be borne by SHG, this include cost of materials and machinery. • Recurring cost to be borne by SHG 	

12. Training/capacity building/skill up-gradation

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

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

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

13. Other sources of income:

The group another approach is to increase their value addition in the making of local pickles

14. 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 no re payment 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.
- Inter m loans, the repayment must be made as per the repayment schedule in the banks.

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

Some key indicators for the monitoring areas:

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

SHG Add on Activity Resolution

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शेखर की सदस्यता का विवरण

दिनांक: 24/4/2016	पान: _____	पान संख्या: _____
संग्रह संख्या: 13	सदस्य संख्या: 13	सदस्य संख्या: _____

सदस्य का नाम: _____

1. फसली क्षेत्र में (संयुक्त) से सब

शेखर की सदस्यता का विवरण
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शेखर की सदस्यता का विवरण

2. यह क्षेत्र में (संयुक्त) से सब

शेखर की सदस्यता का विवरण
शेखर की सदस्यता का विवरण

3. यह क्षेत्र में (संयुक्त) से सब

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4. यह क्षेत्र में (संयुक्त) से सब

शेखर की सदस्यता का विवरण
शेखर की सदस्यता का विवरण

क्र.सं.	सदस्य का नाम	सदस्यता का प्रकार	सदस्यता का मूल्य (₹.)	सदस्यता का दिनांक	सदस्यता का स्थान	सदस्यता का प्रकार	सदस्यता का मूल्य (₹.)	सदस्यता का दिनांक	सदस्यता का स्थान
1	Ramam	100	—						
2	Narasimh	100	—						
3	Dharma Das	100	—						
4	Chandras	100	—						
5	Rajesh	100	—						
6	Santosh Das	100	—						
7	Desham	100	—						
8	Tarun Das	100	—						
9	Dhanu Das	100	—						
10	Savit Chaudhary	100	—						
11	Yogendra	100	—						
12	Aswini	100	—						
13	Purnima	100	—						

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1	Ramam Das	100	—						
2	Narasimh Das	100	—						
3	Dharma Das	100	—						
4	Chandras Das	100	—						
5	Rajesh Das	100	—						
6	Santosh Das	100	—						
7	Desham Das	100	—						
8	Tarun Das	100	—						
9	Dhanu Das	100	—						
10	Savit Chaudhary	100	—						
11	Yogendra	100	—						
12	Aswini	100	—						
13	Purnima	100	—						
14									
15									

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1	Ramam Das	100	—						
2	Narasimh Das	100	—						
3	Dharma Das	100	—						
4	Chandras Das	100	—						
5	Rajesh Das	100	—						
6	Santosh Das	100	—						
7	Desham Das	100	—						
8	Tarun Das	100	—						
9	Dhanu Das	100	—						
10	Savit Chaudhary	100	—						
11	Yogendra	100	—						
12	Aswini	100	—						
13	Purnima	100	—						
14									
15									

शेखर की सदस्यता का विवरण

शेखर की सदस्यता का विवरण

शेखर की सदस्यता का विवरण


Certificate of Approval by DFO

CERTIFICATE

It is certified that the Business plans for Add on Activity for 11 SHGs pertaining to Spiti WL Division have been Approved.

The abstract of SHGs Add On Activity as per Approved Business Plans is as follows:-

S. no.	SHG Name	BMC Sc	Range	1st IGA	Add on Activity	Capital Cost	Project Contribution (75%)	SHG Contribution (25%)
1	Kytling	Keuling	Kaza	Agriculture/Food processing	Machine Knitting	308000	231000	77000
2	Lotus	Lidang	Kaza	Food processing/Seabuckthorn	Pickle Making	34750	26063	8688
3	Mentok	Rangrik	Kaza	Handloom	Machine Knitting	180000	135000	45000
4	Sampa	Shego/lara	Kaza	Machine Knitting	Agriculture	82300	61725	20575
5	River B	Keuling/Kwang	Kaza	Hand Knitting	Food processing	60000	45000	15000
6	Zomsa	Keuling/Kwang	Kaza	Machine Knitting	Small scale Flour Mill	30000	22500	7500
7	Aatma	Tabo	Tabo	Hand Knitting	Food Stall	131044	98283	32761
8	Dumbo	Larri	Tabo	Machine Knitting	Food Stall	39140	29355	9785
9	Layul	Poh	Tabo	Hand Knitting	Food Stall	56540	42405	14135
10	Thunlam	Poh	Tabo	Hand Knitting	Food Stall	58940	44205	14735
11	Thar Chhomo	Larri	Tabo	Machine Knitting	Food Stall	24600	18450	6150
					Total	1005314	753986	251329


Deputy Conservator of Forests
Spiti Wildlife Division at Kaza.