

**BUSINESS PLAN
LOTUS SELF HELP GROUP
INCOME GENERATION ACTIVITY SEABUCKTHORN PRODUCTS AND PICKLE MAKING**

SHG Name	Lotus
BMC Name	Demul
Sub Committee	Lidang
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 Lotus Self Help Group was formed on 9th Sept 2022 under Demul BMC to provide Livelihoods Improvement Support by up grading skill capacities. Under Demul BMC two SHGs have been formed for implementing livelihood Improvement activities. One of these is “Lotus SHG” concerned with Sea buckthorn products manufacturing and pickle making. 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 pickle making.

•	SHG Name	Lotus
•	BMC	Demul
•	Sub Committee	Lidang
•	Range	Kaza
•	Division	Spiti
•	Village	Lidang
•	District	Lahaul & Spiti
•	Total No. of Members in SHG	(Females-8)
•	Date of formation	Sept 09 th 2022
•	Bank a/c No.	50074983627
•	Bank Details	Kcc Bank Kaza
•	SHG Monthly Savings	200/-
•	Total savings	14400/-
•	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.	Tanzin Chella	Member	Female	ST	Agri.	
2.	Padma Chhodon	Member	Female	ST	-Do-	
3.	Yeshe Lamo	Member	Female	ST	-Do-	
4.	Chhering Lamo	Member	Female	ST	-Do-	
5.	Kunzang Chhukit	Member	Female	ST	-Do-	
6.	Chunit Zangmo	Member	Female	ST	-Do-	
7.	Tenzin Dolma	President	Female	ST	-Do-	
8.	Thillay Lakit	Secretary	Female	ST	-Do-	

SHG Photograph



3. Geographical detail of the Village

1	Distance from the District HQ	12 Km.
2	Distance from Main Road	2 Km.
3	Name of local market & distance	12 Km
4	Name of main market & distance	Kaza Main market , Distance- 12 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 Lotus SHG:-

Lotus SHG is located in Kaza range in Lahaul & Spiti district in Himachal Pradesh. The Lotus SHG falls under Lidang Sub-Committee of Demul BMC under Kaza Range under Spiti wild life Forest Division(DMU).

Lotus SHG has opted Sea buckthorn products and Pickle making as their income generation activity. This IGA will be carried out by 8 members of this SHG. This business activity will be carried out whole year by group members.

Processes involved in Sea buckthorn products manufacturing:

- Collection of berries and leaves from the plant manually from forests.
- Identifying, separating and grading of all the collected parts of the plant.
- Sea buckthorn tea: Drying of berries and leaves and then packaging and labeling.
- Crushed Sea buckthorn powder: Preparing powder from dried berries by crushing them
- Sea buck thorn juice and jam: Preparing juice with help of juicer then packaging and storage in 150ml bottles.

Processes involved in preparing local and natural pickle of reddish:

- Purchasing or collecting local reddish from market or own fields.
- Cutting them as per demands (circular or longitudinally)
- Preparing the flavors and natural preservatives.
- Mixing the reddish with flavors and preservatives
- Packaging and storage

Description of products related to Income Generating Activity.

4.1	Name of the Product	::	Sea buckthorn tea (dried leaves and dried berries, crushed powder, juice, jam) and reddish pickle
4.2	Method of Product Identification	::	Sea buckthorn - High demand of the product due to its unique and beneficial medicinal properties. Reddish pickle - Demand due to natural flavor with medicinal properties and no artificially added preservatives.
4.3	Consent of SHG/CIG/ Cluster	::	Yes

5. Description of Production Processes

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
- For Sea buckthorn juice the berries juice will be extracted from the juicer and then packed in 150ml bottles and stored.

Reddish pickle making

- The reddish will be purchased or brought directly from fields (as per availability)
- Then it will be washed properly and stored in cool, clean and dry place.
- Then the reddish will be cut in different patterns i.e. circular and longitudinal.
- Then the flavor (pickle masala) will be prepared
- Proper mixing of reddish with flavor and adding of natural preservatives.
- Then the pickle will be packed in different packaging and stored.

6. Description of Production Planning:

6.1	Production Cycle (30-40 days)	::	The collection of plant parts (berries and leaves) will take approximately 7-8 days and the rest processes like drying(10-12days), crushing, juice extraction and packaging will take around 12-15 days. For reddish pickle making it will take approx 5-7 days
6.2	Man power required (No.)	::	The group members have divide their work like half members will go for collection of Sea buckthorn berries and leaves and other members will work on reddish collection, washing and cutting etc. Then after the collection process, different products manufacturing will be started and all members will work in shifts on different processes including juice and jam and pickle making.
6.3	Source of raw material	::	Naturally available sea buckthorn plants from forests and locally available reddish from markets and from fields.
6.4	Source of other Resources.	::	A portable juice extraction machine, storage tray, cutter and grinder machines will be provided by JICA forestry project.
5	Quantity required per cycle (Kg)		Approximately 30-35 kg of berries and 4-5 kg of leaves For reddish pickle making- Approx 20 kg of reddish and 4-5 kg of flavors(masala)
6	Expected Production per cycle (Kg)		Approximately 4-5 kg of crushed powder(to be sold in 100 gm packing), 6-7 liters of juice(150ml packing), dried berries and leaves for tea(150 gm packing) Reddish pickle-20-25 kg of pickle Approximately

7. Requirement of raw material and expected production

Sr. no	Raw Material (kg)	Time	Amount per kg(Rs)	Total Amount(monthly)
1	Berries(40), Leaves (5-6)	25-30 days	180	9,000rs
2.	Reddish (20-25) Pickle Masala oil	10-12 days	150	7,500rs

Lotus **BMC: Demul** **Range: Kaza** **Division: Spiti** Page 9

8. Description of Marketing/Sale

1	Potential Market Places	::	Kaza main market adjoining districts, delivery by courier on prepaid orders also.
2	Distance from unit	::	Kaza division=2kms,
3.	Demand of the Product in Market		High in demand as it is quite unique plant with tremendous medicinal properties for all age groups.
4.	Process of Identification of Market	::	Group members, according to their production potential and demand in market,
5.	Impact of seasonality on Market.	::	The collection of berries and leaves from the plant depends on season but the
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 as well as will send and 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.

9. 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, growing cycles are short and production will be through out the year. 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"> Collection of parts of plant as it requires special skill set, is time consuming and seasonal. 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	::	Competition among other groups where marketing could suppress the quality.

10. 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.

1st IGA:- Food Processing/Seabuckthorn products

11. Description of Economics of the Project.

A. CAPITAL COST				
<u>Sr. No.</u>	<u>Particular</u>	<u>Qty.</u>	<u>Unit Price</u>	<u>Amount</u>
1,	Juice extraction machine (med. size, portable)	1	80,000/-	80000/-
2,	Vegetable Cutter (med, size)	1	3000/-	3000/-
3,	Grinder	1	10,000/-	10,000/-
4,	Storage/Drier tray	1	40,000/-	40,000/-
	Total	4		1,33,000/-

B.				
<u>Sr. No</u>	<u>Particulars</u>	<u>Qty.</u>	<u>Price(rs)</u>	<u>Amount/month</u>
1.	Raw material			
	For Sea buckthorn products	50kg	180/kg	9,000rs
	For Pickle making	50kg	150/kg	7,500rs
2.	Packaging materials (150gm sealed and customized polybags, 150ml glass bottles, 500ml glass jars)	50 each	5,000	5,000rs
4.	Electricity		2,000/month	2,000rs
5.	Room rent		2,000/month	2,000rs
6.	Total			25,500rs

C.		
<u>Cost of Production(Monthly)</u>		
<u>Sr. No</u>	<u>Particulars</u>	<u>Amount(Rs)</u>
1.	Sea buckthorn crushed powder, leaves and berries	150/kg
2.	Sea buckthorn juice	2,500/lit
3.	Pickle	150/kg

D.				
<u>Sr. No</u>	<u>Particulars</u>	<u>Unit</u>	<u>Quantity</u>	<u>Amount(Rs)</u>
1.	Sea buckthorn crushed powder, leaves and berries	gm	150	200
2.	Sea buckthorn juice	ml	150	400
3.	Pickle	gm	500	350

12. Fund requirement

<u>Sr.No</u>	<u>Particulars</u>	<u>Amount(Rs)</u>	<u>ProjectContribution (75%)</u>	<u>SHG Contribution (25%)</u>
1	Total capital cost	1,33,000/-	99,750	33,250
2	Total Recurring Cost	25,500	-	25000
	Total	158000	99750	58250

SHG Add on Activity:- Fickle Making

13. Add on Activity

<u>A.</u>	<u>CAPITAL COST</u>			
<u>Sr. No.</u>	<u>Particular</u>	<u>Qty.</u>	<u>Unit Price</u>	<u>Amount</u>
1	1\2 Kg Jar	250 Piece	40	10,000
2	1 Kg Jar	250 Piece	55	13,750
3	Labeling \ Stickers (SHG)	550	20	11000
	Total			34750

<u>B.</u>	<u>Recurring Cost</u>			
<u>Sr. No</u>	<u>Particulars</u>	<u>Qty.</u>	<u>Price(rs)</u>	<u>Amount/month</u>
1.	Raw material			
	For Pickle making	50kg	150/kg	7,500rs

C.	<u>Cost of Production(Monthly)</u>	
<u>Sr. No</u>	<u>Particulars</u>	<u>Amount(Rs)</u>
1.	Pickle	150/kg

D.				
<u>Sr. No</u>	<u>Particulars</u>	<u>Unit</u>	<u>Quantity</u>	<u>Amount(Rs)</u>
1.	Pickle	gm	500	350

1. **Fund requirement**

<u>Sr.No</u>	<u>Particulars</u>	- <u>Amount(Rs)</u>	<u>ProjectContr</u> <u>ibution</u> (75%)	<u>SHG</u> <u>Contribution</u> (25%)
1	Total capital cost	34750	26063	8687
2	Total Recurring Cost	7500	-	7500
	Total	42250	26063	16187

Note-

- **Capital Cost**–25% of the total capital cost(Rs.8687/-) to be deposited by SHG and the rest **75% (Rs. 26063/-)** will be supported by the JICA forestry project.
- **Recurring Cost**-To be borne by the SHG

SHG Add on Activity resolution and Proforma

SHG Additional Income Generation Activity Proforma

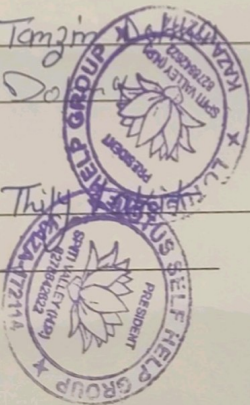
S. No.	Particular	Details
	Name of SHG	Lotus
	Name of BMC Sub Committee	Lidong.
	Range	Kazga.
	Total Number of Members	8
	First IGA opted	Sea-Buckthorn.
	Additional IGA to be adopted	PickIP making.
	Reasons for opting additional IGA	To improve income.
	Capital cost (75%)/Demand from Project	1. 1/2 kg Jar - 250 Piece. 2. 1 kg Jar - 250 Piece. 3. Labeling Sticker (SHG)
	SHGs opting additional IGA as per meeting resolution	Yes/No
	Date of Meeting for opting additional IGA	26/12/25.
	Does every member of group is ready for opting and pursuing additional IGA	Yes/No

Name of SHG President:- Tanzim

Signature Tanzim

Name of SHG Secretary:- Thuly

Signature Thuly



• **Training/capacity building/ skill up-gradation - Sources of fund:**

Project support	<ul style="list-style-type: none"> • 75% of capital cost wi • • It be utilized for purchase of machinery i.e. Machines including equipment. • 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 the SHG 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 too also the machinery. • Recurring cost to be borne by SHG 	

2.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

2. Other sources of income:

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

3. 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.
- In term loans, the repayment must be made as per the repayment schedule in the banks.

4. 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

Remarks:

The forth coming vision of the Group is to enhance their income by value addition in the making of local pickles,

Health benefits of Sea buckthorn powder

- Treat stomach or intestinal problems.
- Improve blood pressure or blood cholesterol.
- Prevent or manage blood vessel or heart disease.
- Complement cancer treatment.
- Boost immunity and prevent infections.
- Treat obesity.
- Improve symptoms of cirrhosis.
- Improve eyesight or dry eyes.

समूह का सहमति पत्र

आज दिनांक १/१/२२ को लोटस स्वयं सहायता समूह की बैठक की गई। बैठक प्रधान श्रीमती ~~सुप्रिया~~ ^{सुप्रिया} की अध्यक्षता में हुई। जिसमें समूह के सभी सदस्यों ने सर्वसहमति से यह निर्णय लिया कि समूह की आय को बढ़ाने के लिए "सी-एक थ्री" का कार्य करेगी और आजीविका सुधार योजना (JICA) से जुड़ने की सहमति प्रदान करते हैं।

Tanzin Dolma

स्वयं सहायता समूह

Thill

स्वयं सहायता समूह

President
B.M.C. Sub Committee

Tanzin Dolma

Thill
Division Forest Officer
Spiti Wild Life Division
Kaza, Lahul & Spiti (H.P.)


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.