



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

SHG Name	Kytling
BMC Name	Kaza
Sub Committee	Keuling/kawang
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 Kytling Self Help Group was formed in the year 2022 under Kaza BMC and Keuling/kawang sub committee to provide Livelihoods Improvement Support by up grading skill capacities. Under Kaza BMC, Keuling/kawang subcommittee, three SHGs have been formed for implementing livelihood Improvement activities. One of these is “Kytling SHG” . that has opted food processing(Cultivation, harvesting and sale of traditional matar, roasted barley and sea buckthorn products) as their 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	Kytling
•	BMC	Kaza
•	Sub Committee	Keuling/Kawang
•	Range	Kaza
•	Division	Spiti
•	Village	Keuling / Kawang
•	District	Lahaul & Spiti
•	Total No. of Members in SHG	(Females-11)
•	Date of formation	10/10 /2022
•	Bank a/c No.	50075178279
•	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 Chhodon	President	Female	ST	Agri.	
2.	Ankit Dolma	Secretary	Female	ST	-Do-	
3.	Dhundup Lamo	Cashier	Female	ST	-Do-	
4.	Norzin Angmo	Member	Female	ST	-Do-	
5.	Kalzang Dolma	Member	Female	ST	-Do-	
6.	Lobzang Dolkhar	Member	Female	ST	-Do-	
7.	Chhering Bulith	Member	Female	ST	-Do-	
8.	Chhamchot Dolkhar	Member	Female	ST	-Do-	

9.	Santosh kumari	Member	Female	ST	-Do-	
10.	Ankit Bulith	Member	Female	ST	-Do-	
11.	Chhumit Dolma	member	Female	ST	-Do-	

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 Kytling SHG:-

The Kytling SHG falls under Keuling/Kawang Sub-Committee of Kaza BMC under Kaza Range under Spiti wild life Division (DMU).

Kytling 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 particular product	::	The product is unique because of its geographical characteristics as it is being found dominantly in this area and the locals need to promote its cultivation and marketing.
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.

1st IGA :- Agriculture

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.	Seed (Matar)	100kg	150/kg	15,000/-
2.	Pointed Rake (11pcs)	11	700/piece	7,700/-
3.	Manure (vermi compost)	440 kg	70/kg	30,800/-
4.	Shovel(11pcs)	11	500/piece	5,500/-
5.	Power tiller	1 piece	45,000/-	45,000/-
	Total			1,04,000/-

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>l</u>	<u>Project</u> <u>Contribution</u> <u>(75%)</u>	<u>SHG</u> <u>Contribution</u> <u>(25%)</u>
1	Total capital cost	1,04,000	78,000/-	26,000/-
2	Total Recurring Cost	15,000/-		
3	Training/capacity building/skill up-gradation			
	Total	1,19,000/-		

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 	

SHG Add on Activity:- Machine Knitting

12. Add on Activity

A. CAPITAL COST					
Sr. No.	Particulars of Machinery.	Quantity	Rate per unit	Total Amount	Remarks
1	Punch card knitting machine	11	28000	308000	
Total capital cost				308000	

B. Recurring cost				
Sr.No.	Particulars	Unit	Rate	Amount
1.	Room rent	Per month	1000	1000
2.	Water & electricity	Per month	1000	1000
3.	Knitting yarn of different colour and quality	Collectively for 2-3 months L/S	40000	40000
Total Recurring cost				42000

12. Total production and sale amount in month

Since it is an additional activity in the SHG apart from their routine household work the outcome will be proportionate to the working hours of each member. It is always better initially to keep the production on conservative side which can always be scaled up with passage of time and work experience. Therefore, it is presumed that each member will produce one item (Sweater, Topi, Muffler, Socks etc.) per day as finally finished product and daily 22 items can be made available for sale. Keeping in view this production rate of approximately 660 finished items will be ready for sale in one month. As beginner the item rate on an average if presumed to be Rs. 380 each therefore the total income per month is worked as under:

Particulars	Total Amount (Rs.)	Project Contribution (75%)	SHG contribution (25%)
Total capital cost	308000	231000	77000
Recurring cost			
10% depreciation on capital cost/ month	30800	-	30800
Other expenditure per Month	42000	-nil-	42000
Total	380800	231000	149800

Total sale in a month $(660 \times 380) = 250800$

Total expenditure in first month $(77000 + 72800) = 149800$

More over the members of SHG will be doing the job collectively therefore their wages have not been taken into account. The net income at the end of the month is re-cast as under:

<u>Capital cost</u>		
Particulars	Amount	SHG contribution
Capital cost	308000	77000
<u>Recurring expenditure</u>		
i) Other expenditure on material cost etc.	149800	
Total cost	77000+72800=149800	
Total sale in 1st month	250800	
Net profit	101000	

13. **Sharing of the profit**

The members of SHG has mutually agreed with consent voice that in the 1st month Rs. 5000 will be paid to each member as income and the remaining 46000 profit will be kept as emergency reserve in their bank account to meet up the future contingency, if any.

14. **Fund flow in the group:**

Sr. No.	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	308000	231000	77000
2	Total Recurring Cost	72800	00	72800
3	Trainings	80,000	80,000	0
	Total outlay	460800	311000	149800

Note-

- **Capital Cost** - 75% of the total capital cost will be borne by the Project I.e. Rs 2,31,000/-
- **Recurring Cost** –The entire cost will be borne by the SHG/CIG.
- **Trainings/capacity building/ skill up-gradation** –Total cost to be borne by the Project

13. 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

14. Other sources of income:

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

15. 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.

16. 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

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SHG AGREEMENT LETTER

समूह का सहमति पत्र

आज दिनांक 24/07/2023 को ^{9.00}काल (प.प.) संवय सहायता समूह की बैठक की गई। बैठक प्रधान श्रीमती ^{कोडन}पट्टना.....की अध्यक्षता में हुई। जिसमें समूह के सभी सदस्यों ने सर्वसहमति से यह निर्णय लिया कि समूह की आय को बढ़ाने के लिए " काल प्रटर " का कार्य करेगी और आजीविका सुधार योजना (JICA) से जुड़ने की सहमति प्रदान करते हैं।

Padma Choudhan
प्रधान

संवय सहायता समूह

Anand Dharma
सचिव

संवय सहायता समूह

[Signature]
Division Forest Officer
Spiti Wild Life Division
Kaza, Lahul & Spiti (H.P.)

SHG Add on Resolution and Proforma

बैंक की कार्यवाही का विवरण

दिनांक: 24/11/25	समय:	स्थान: चण्डिगढ़
कुल सदस्य: 11	वर्तमान सदस्य: 11	दिवस: 11

चर्चा के लिए कार्य सूची

1. निम्नी बैंक पर कार्यसूची पर चर्चा
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2. ...
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3. ...
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4. ...
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क्रमिक	सदस्य का नाम	भ्रमण चुकीं (रु.)			कोषाध्यक्ष के हस्ताक्षर
		मासिक	चुर्माना	मूल राशि	
1.	Rabna				Lamw
2.	Ankit				Lamw
3.	Lamw				Lamw
4.	Nobgin				Lamw
5.	Soorash				Lamw
6.	Dahna				Lamw
7.	Chharyng				Lamw
8.	Chharyng				Lamw
9.	Chharyng				Lamw
10.	Ankit Buthi				Lamw
11.	Lobgony Dolks				Lamw

5. निम्नी के द्वारा भ्रमण विवरण का विवरण

क्रमिक	सदस्य का नाम	भ्रमण राशि (रु.)	भ्रमण का अवधि	क्रियता की संख्या	क्रियता की राशि (रु.)

6. भ्रमण पर/पूर्वक

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7. आगामी बैंक के लिए संभावित कार्यसूची

क्रमिक	सदस्य का नाम	हस्ताक्षर/ अंगुठा छाप
1	Rabna	Rabna
2	Ankit	Ankit
3	Lamw	Lamw
4	Nobgin	Nobgin
5	Soorash	Soorash
6	Dahna	Dahna
7	Chharyng	Chharyng
8	Chharyng	Chharyng
9	Lobgony	Lobgony
10	Ankit Buthi	Ankit
11	Lobgony Dolks	Lobgony
12		
13		
14		
15		

Secretary
 Kyrthing Group (SHG)
 V.P.O. Kewalpur, Tehsil Spiti,
 Distt. Lahaul & Spiti (H.P.)
 Pin code-172111

President
 Kyrthing Group (SHG)
 V.P.O. Kewalpur, Tehsil Spiti,
 Distt. Lahaul & Spiti (H.P.)
 Pin code-172111

कोषाध्यक्ष का हस्ताक्षर

SHG Additional Income Generation Activity Proforma

S. No.	Particular	Details
	Name of SHG	Kything
	Name of BMC Sub Committee	Kuling / Kwang
	Range	Kaga.
	Total Number of Members	11
	First IGA opted	Agriculture
	Additional IGA to be adopted	Automatic machine. Knitting.
	Reasons for opting additional IGA	To improve income.
	Capital cost (75%)/Demand from Project	11 Automatic Knitting machine.
	SHGs opting additional IGA as per meeting resolution	Yes / No <input checked="" type="checkbox"/>
	Date of Meeting for opting additional IGA	24/12/25
	Does every member of group is ready for opting and pursuing additional IGA	Yes / No <input checked="" type="checkbox"/>

President
Kyithling Group (SHG)
V.P.O. Kewling, Tehsil Spiti
Dist. Chitradurga Spiti (H.P.)
Pin code-172114

Name of SHG President:- Pachma Chandra

Signature Pachma Secretary

Secretary
Kyithling Group (SHG)
V.P.O. Kewling, Tehsil Spiti
Dist. Chitradurga Spiti (H.P.)
Pin code-172114

Name of SHG Secretary:- Pachma Chandra


Signature Pachma

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.