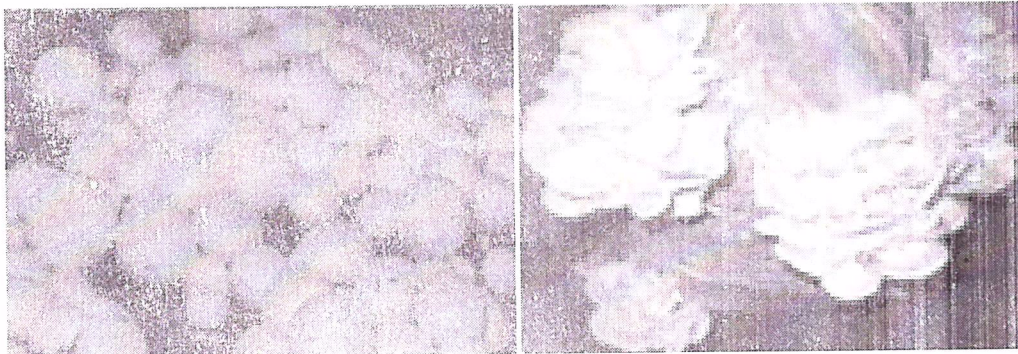




Income Generation Activity
Business Plan Mushroom Cultivation
2021



Jai Ma Durga Self Help Group
VFDS LabanaSadana

SHG/ Name	::	Jai Ma Durga SHG
SHG/CIG VFDS Name	::	LabanaSadana
FTU/Range	::	Sarahan
DMU/Division	::	Rampur
FCCU/ Circle	::	Rampur

Sponsored by	Prepared by
PIHPFEM&L	DMU Rampur and Jai Ma Durga

(Signature)

DMU Officer-cum-DCF,
Rampur Forest Division, H.P.

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1. Introduction

Himachal Pradesh is majestic, almost mythic terrain and famous for its beauty and serenity, its rich culture and religious heritage.

The state has diverse ecosystem, rivers and valleys, and has a population of 7.5 million and covers 55,673 sq.km ranging from foothills of Shivalik to the mid hills (300 - 6816 mts above MSL), high hills and cold dry zones of the upper Himalayas. It is spread across valleys with many perennial rivers flowing through them. Almost 90% of the state's population lives in rural areas. Agriculture, horticulture, hydropower and tourism are important constituents of the state's economy. The state has 12 districts and population wise Shimla is at 3rd place.

The district lies in southern Himachal and is famous for its tourist stations and Himalayan Treks connecting the trails with far remote regions between the adjacent districts of Kinnaur, Kullu and Solan districts. The District is famous for Apple Cultivation & Sutlej River is the life line and main drain.

The area falls in 15/20 area and is spread in three districts namely Shimla, Kullu and Kinnaur. There is also a town called Rampur which sits on the banks of the Sutlej River and form a major market hub for the area.

Forests and Forest ecosystems are the storehouse of rich biodiversity and play a vital role in preserving the fragile sloppy lands and were primary sources of livelihood for rural population. The rural peoples are directly dependent on the forest resources for their livelihoods and socio-economic development. The Harsh reality is this that these resources are constantly depleting due to over exploitation, such as Fodder, fuel, NTFP extraction Grazing, Fires, and droughts etc.

Under Labana Sadana VFDS two SHGs have been formed for implementing livelihood Improvement activities. One of these is, "Jai Maa Durga Self Help Group" concerned with Mushroom Cultivation. Group members have less landholdings. To raise their socio-economic conditions, they decided to cultivate Button and Dhingri Mushrooms. Technical inputs for preparing Business plan was provided by SMS Horticulture department stationed at Rampur. Team consisting of Sh. Vinod Kumar Aggarwal, HPFS (Retd.) and Ms. Pratibha Forest Guard Kaobeel Beat prepared the business plan.

2. Executive summary

Labana Sadana VFDS: -

Labana Sadana VFDS falls under Development block Rampur and Kaobeel beat of Sarahan Range in Rampur forest Division.

Important features of VFDS: -

"Durga Mata" famous local deity of the area is located above this VFDS area. People from far off area visit this religious site to get the blessings of Mata.

No. of Households	182
BPL families	60 = 32.6% Total
population	811
Total Cattle	350

3. Description of SHG

The informal Jai Maa Durga SHG group was formed in January 2021 under Labana Sadana VFDS to provide livelihoods improvement support by up-gradating skill and capacities. The group consists of poor and marginal farmers.

Jai Maa Durga SHG group is purely a women group consist of marginal and weaker section of the society having less land resources. In order to meet out their financial requirements' they decided to go ahead with Mushroom cultivation which can enhance their income. There are 13 members in this group and their monthly contribution is Rs 50 per month, The detail of Group members is as under:-

Detail of SHG Members along with Photos

S No	Name (Kumari/Smt.)	Name of Father/Husband(Shri)	Designation	Category	Age	Qualification	Contact No
1	Jagat Kumari	Chater Singh	President	General	39	Matric	9805537014
2	Santosh Verma	Satish Verma	Secretary	General	43	Matric	7876465991
3	Kanta Devi	Bihari Lal	Treasurer	General	45	6 th	9459880883
4	Kaushalya Devi	Amar Singh	Member	General	47	5 th	7807423327
5	Mangla Devi	Ramesh Verma	Member	General	51	5 th	8894620894
6	Anita Devi	Lalit Mohan	Member	General	37	Matric	8894131220
7	Dharam Devi	Inder Singh	Member	General	44	-	8627031611
8	Santosh Kumari	Pratap Singh	Member	General	38	-	7807204016
9	Kaushalya Verma	Ramesh Verma	Member	General	58	3 rd	8894752802
10	Kumbh Dassi	Inder Singh	Member	General	55	-	7018499332
11	Indra Devi	Kuldeep Verma	Member	General	39	10+2	9816246047
12	Neerja Kumari	Ranjeet	Member	General	29	10+2	9816052581
13	Kamala Devi	Kamal Kishore	Member	General	38	10+2	8091741156

Photograph of CIG members



Santosh Kumari



Neerja Kumari



Jagat Kumari



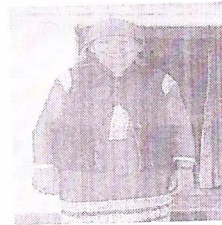
Kaushalya



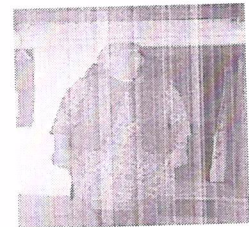
Kaushly Verma



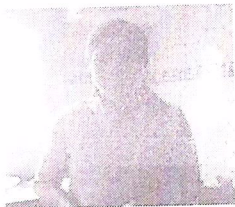
Mangla Devi



Kanta Devi



Kumbh Dassi



Kamala Devi



Anita Devi



Dharam Devi



Indra Devi



Santosh Kumari

3. JAI MAA DURGA SHG LABANA

3.1.	Name of SHG/	:	Jai Maa Durga
3.2	SHG/CIG MIS Code No	:	-
3.3	VFDS	:	LabanaSadana
3.4	Range	:	Sarahan
3.5	Division	:	Rampur
3.6	Village	:	Labana
3.7	Block	:	Rampur
3.8	District	:	Shimla
3.9	Total No of members in SHG	:	13
3.10	Date of formation	:	November 2020
3.11	Bank Name and details	:	
3.12	Bank A/C No.	:	
3.13	SHG/ monthly saving	:	
3.14	Total Saving		
3.15	Total inter- loaning	:	Yes
3.16	Cash Credit limit	:	
3.17	Repayment status		Quarterly Basis

4. Geographical detail of the Village

4.1	Distant from District HQ	:	173 km
4.2	Distant from Main Road	:	18 Km (But from link road 300 to 400 mts) approximately
4.3	Name of Local Market and distant	:	Jeori, 18 kms, Jhakri 30 kms app
4.4	Name of main Cities and distant	:	Rampur, 43kms
4.5	Name of the main cities where products will be sold/ marketed	:	Rampur
4.6	Status of backward and forward link ages	:	Backward linkages Training, (KVK)compost bags span added (Horticulture dept.) and Forward linkages Markets exits suppliers etc.

5. Description of product related to Income Generating Activity.

5.1	Name of the Product	:	The Group will be involved in production of Button Mushrooms and Dhingri in controlled environment.
5.2	Method of Product Identification	:	The land holding of group members is very small, so they are not able to meet out their financial requirements' therefore it has been decided by the group members that Mushroom cultivation will enhance their income.
5.3	consent of SHG / CIG	:	Consent is attached as an Annexure

6. Production Process

The training of Mushroom cultivation will be arranged by JICA project at Duttnagar by Horticulture department through KVK Rohru. The full cost of training will be borne by the JICA Project.

The Group decided initially to start with Dhingri Mushroom Production, as training will be completed during April and the following months of April/May, June July are more suitable for cultivating this mushroom. 400 Compost spawn added Bags will be purchased and fixed in hired/ rented rooms.

Three tier wooden /Bamboo racks fitting, along with four Exhaust fans one each for fresh air and other at the bottom to expel out the inner air will be installed. one ceiling Fan per room to lower the room temperature and other (heat blower) to increase the room temperatures, one Dry and wet thermometers will be installed in each hall to maintain the required room temperature. The room will be washed and sanitized with formalin (5ml/liter) twice to thrice before loading the Bags.

Following the technical input of SMS Horticulture department Rampur, the business plan with three crops of Button Mushrooms and one crop of Dhingri (70 to 75 days cycle each). (August to April are best months for Button Mushroom and May to July for Dhingri) has been prepared after having through discussions with the group.

The Group members will work 1hrs daily, half an hour in the morning and half an hour in the evening.

7. Description of Production Planning :

7.1	Production Cycle (75 days)	:	<p>In Shimla district Button Mushroom can be grown from August to April. After adding spawn in the compost bag, mushroom takes 30 to 40 days to pin up. Thereafter three flushes can be taken. In total 75 days are required to take the three flushes of mushroom crop. The production cycle of one crop will be 75 days. In a year four cycles of crop will be repeated as per detail below: -</p> <p>1st crop of Dhingri Mushroom (May to end of July). 2nd crop of Button Mushroom (Aug. to Oct. =75 days) 3rd crop of Button Mushroom, (Nov. to Jan. =75 days) 4th crop of Button Mushroom (Feb. to April = 75 days)</p>
7.2	Manpower required (No)	:	<p>Initially whole group will work together to install/ construct the racks, clean the rooms and carry compost bags from the road to production sites. Thereafter for first 30 days 2 persons for 1 hours (1/2 Hour Morning and 1/2-hour evening) on rotation bases will work for cleaning, moistening, temperature regulation etc.</p> <p>For next 31 to 75 days 4-person 3hours for harvesting, caging soil, cleaning, weighing and packing. Marketing hours are not as one member will sell mushroom along with vegetables .</p> <p>Composting 4 persons will work for two hours for two days labour work . will be 706 hours, if we divide it by 8 hours it will be 99 days and multiply it by wage rate of Rs.275/ day then the cost of labour comes out to be Rs. 24200/-</p>
7.3	Source of raw material	:	Horticulture Department and Solan, Kullu, and Palampur of Himachal Pradesh.
7.4	Source of other resources.	:	-do-

7.5	(i) Quantity required for Button Mushroom (75 days)	:	250 Compost Spawn added Bags, Formalin, 200ml, 250 transparent Polythene Bags for compost, packing material (polythene sleeves)3kg.
(ii)	Quantity required for one cycle of Dhingri i.e 75 days	:	For Dhingri 250 Bags compostSpawn added 250 transparent Polythene Bags forDhingri compost for replacement, Polythene sleeves 5 kg (3kg for fresh and 2 kg for replacement of torn bags)
7.6	Expected production in 75 days	:	Dhingri:- The average production of Dhingri from one bag of compost is around 10 kg . For 250 bags the yield will be 2500 kg of Dhingri. Button Mushrooms: - The average production of Mushroom from one Bag is 2.5 kg 1Bag =2.5kg 250 Bags x 2.5kg. = 625kg .

8. Description of Marketing / Sale

8.1	Potential Market Places	::	Jeori, Jhakhri, Rampur.
8.2	Distance from unit	::	Jeori 18 Km, Jhakhri 30Km, Rampur 43kms approximately.
8.3	Demand of the Product in Market		Mushrooms are always in demand throughout the year.
8.4	Process of Identification of Market	::	The market for vegetable selling is well established in Rampur town
8.5	Impact of seasonality on Market.	::	Mushrooms are all weather delicacy and are in high demand throughout the year. However, during summer due to Tourist and marriage ceremonies demandrise high.
8.6	Potential buyers of the Product.	::	Potential Market Buyers are Hospitals, Hotels, Hostels, Shops, Local residents/ Marriage and other ceremonial occasions etc.
8.7	Potential consumers in the area.	::	All Health-conscious citizens/ Households.

8.8	Marketing mechanism of the Product.	:	Daily supply of the Mushrooms to the Market on Demand Basis and group will also sell these in open market of Jeori and Rampur Bazar.
8.9	Marketing strategy of the Product.	:	Initially group will contact all the vegetable retail sellers of Rampur and Jeori town, thereafter on increase of production, the retail sellers of Rampur and Jeori market will also be contacted to sell their product on net rate or commission basis.
8.10	Product Branding.	:	"Labana Fresh Mushrooms".
8.11.	Product Slogan	:	"Mushroom Khao SehatBanao."

9. Description of Management among the Members

All Members will take training and divide themselves for daily work operations, Marketing, Linkages with department and with VFDS.

10. SWOT Analyses

S.N	Detail/Items	:	Description
1.	Strength	:	All Group members are like minded, well adapted to local and social environment. Production cost is less, Produce is of high quality and Demand, growing cycles are short, production will be throughout the year. Readymade Compost bag are available with Horticulture department at Duttnagar, For SHG Financial support Trainings and exposures will be organized by JICA Forestry Project.
2.	Weakness	:	New Self-help Group, lack of experience in Mushroom production/cultivation.
3.	Opportunity	:	Demand is high and return is high.
4.	Threats	:	Internal Conflict in Group, lack of transparency, and lack high risk bearing capacity

11. Description of Potential risks and measures to mitigate them.

S. N	Potential risks	:	Measures to mitigate them.
1.	1. At times harmful infection can destroy the crop. 2. Temperature maintenance and regulations 3. Market Saturation	:	First of all, cleanness is to be maintained by washing hands and feet with soap and dip in formalin solution before entering into the room. Only 2 to 3 persons will enter the room with full kit (cap, gloves, apron etc.). Regular sprays to avoid fungal attack. With the help of thermometers, the required temperatures will be maintained with given devices.
2.	Internal Conflict in Group, Transparency	:	Conflicts to be dealt with in the initial stage, to eradicate the cause. Equal exposure to all Group members, equal benefit sharing needed Give Respect, and honour to every member.
3.	Market	:	Market is always fluctuating; Demand and supply are always at variance. So members to keep on searching new markets and buyers
4.	Production	:	Production will be increased slowly as per the market demand and members' experience.

12. Description of Economics of the Project.

1st Cycle

S. No	PROJECT COST	Amount in Rs.
A	CAPITAL COST	
A.1	Construction of three tier wooden /Bamboo racks fitting	15000
a	Ceiling Fan (1 No)	2500
b	Exhaust fans (2)	3000
c	Room heat/ blower(1)	1500
d	Dry and wet thermometer (1 set)	1000
e	Weighing electronic machine(1no)	900
f	Hot plastic ceiling rod (1no)	800
g	Medium spray pumps (1no)	1800
h	Set of sharp knives no (1 set)	75
i	Scissor,(2no)	400
j	Trays/Basket (6 no)	600
k	Crate(4no) .	2400
l	Water tanks 1000 litre 1 no including carriage	8000
m	Water and electricity fitting material & Charges	4000
n	Miscellaneous expenditure	3000
	Total Capital Cost	44975

B.	RECURRING COST of First Cycle (75 days)	
B.1	Cost of Rented 1rooms(mushroom growing Unit) @ Rs 1000*3/Month. (3 month)	3000
B.2	Formalin	600
B.3	Labour wages 88 days = (@ Rs 275/ day) = Rs 24200	24200
B.4	Dhingri Compost Bags 250 no @ Rs 90 per bag and other raw material including carriage	22500
B.5	Packaging (packaging material etc.)	3000
B.6	Transportation	1000
B.7	Electricity and water usage charges @ Rs 1000 per month	3000
B.8	Miscellaneous expenditure (stationery, Bill book, receipt etc.)	1500
	Recurring Cost of one cycle = B1+B2+B3 + B4 +B5 + B6+B7+B8	58800/-
	Total Project cost (A+B) =44975/-+58800 =103775/-	1,03775/-

Cost Benefit Analysis First Cycle:-

Sr	Particular	Unit	Quantity/no	Rate	Amount
A	Depreciation 10% on Capital Cost	Month	3	10%	1125
B	Recurring Cost for 3 Months				
1.	Cost of Rented 1 big rooms(mushroom growing Unit)@ Rs 1000/Month.	Month	3	1000	3000
2.	Formalin containing 250 in each Bottle.	No	2 bottle	300	600
3.	Labour wages 88 days = (@ Rs 275/day	Day	88	275	24200
4.	Dhingri Compost Bags 250 no @ Rs 90 per bag and other raw material including carriage	No	250	90	22500
5.	Packaging (packaging material etc.)	Kg	5	600	3000
6.	Transportation Charges	-	-	-	1000
7.	Electricity and water usage charges @ Rs 2000 for 1 rooms per month	Month	3	1000	3000
8.	Miscellaneous expenditure (stationery, Bill book, receipt etc.)		L/S	-	1500
	Total				58800/-
9.	Total Production in Kg.	Compost Dhingri			2500 kg 750 kg
10.	Sale of Production in Kg.	Dhingri 2500 kg @ Rs 100			250000/-

11.	Total Benefit	250000 - (1125 + 58800)	190075
12.	Gross profit	Total Profit + Labour wages + Room rent 190075 + (24200 + 3000) = 217275	217275
13.	Net amount out of benefit to be reserved for returned of 2 nd and 3 rd installment		16787
14.	Amount available for Distribution of benefit among members in 1 st cycle = Sale of product - (Principal amount + interest + recurring cost + Remaining amount of 2 nd and 3 rd installment) 250000 - (19509 + 1491 + 58800 + 16787)		153423

Note: - Out of amount Rs 16787/- will be kept reserve for payment of remaining amount of loan of 2nd and 3rd installment.

Cost Benefit Analysis Second Cycle

Sr.	Particular	Unit	Quantity/no	Rate	Amount (Rs)
A	Depreciation 10% on Capital Cost	Month	3	10%	1125
B	Recurring Cost for 3 Months				
1.	Cost of Rented room 1 Hall(mushroom growing Unit) @ Rs 800/Month. (3 month)/room	Month	3	1000	3000
2.	Formalin containing 250 in each Bottle.	No	2 bottle	300	600
3.	Labour wages 88 days = (@ Rs 275/ day) =Rs 24200	Days	88	275	24200
4.	Button Mushroom Compost Bags 250 no @ Rs 90 per bag and other raw material including carriage	No	250	90	22500
5.	Packaging (packaging material etc.)	Kg	2.5	600	1500
6.	Transportation Charges	-	-	-	1000
7.	Electricity and water usage charges @ Rs 1000 per room per month	Month	3	1000	3000
8.	Miscellaneous expenditure (stationery, Bill book, receipt etc.)		L/S	-	1500
	Total				57300
9.	Total Production in Kg.	Button Mushroom Compost			625 kg 750 kg
10.	Sale of Production in Kg.	625 kg @ Rs 100 Compost 750 kg @ Rs 10			62500 7500
		Total			70000/-
11.	Total Profit	70000 - (1125 + 57300)			11575/-

12.	Gross profit	Total Profit + Labour wages + Room rent $11575 + (24200 + 3000) =$	38775
13.	Amount available for Distribution of benefit among members in second cycle = Sale of product – (Principal amount + interest + recurring cost) $70000 - (19975 + 1025 + 57300)$		(-)8300

Note: - Out of amount Rs. 16787 kept reserve in first cycle the above amount Rs. 8300 will be paid for second installment of loan and remaining amount Rs. 8487 will be kept reserve for third installment.

Cost Benefit Analysis Third Cycle

Sr no	Particular	Unit	Quantity/no	Rate	Amount in (Rs)
A	Depreciation 10% on Capital Cost	Month	3	10%	1125
B	Recurring Cost for 3 Months				
1.	Cost of Rented room 1 Hall(mushroom growing Unit) @ Rs1000/Month. (3 month)per room	Month	3	1000	3000
2.	Formalin containing 250 in each Bottle.	No	2 bottle	300	600
3.	Labour wages 88 days = (@ Rs 275/ day) =Rs 24200	Days	88	275	24200
4.	Button Mushroom Compost Bags 250 no @ Rs 90 per bag and other raw material including carriage	No	250	90	22500
5.	Packaging (packaging material etc.)	Kg	2.5	600	1500
6.	Transportation Charges	-	-	-	1000
7.	Electricity and water usage charges @ Rs 1000 per month per room	Month	3	1000	3000
8.	Miscellaneous expenditure (stationery, Bill book, receipt etc.)		L/S	-	1500
Total					57300
9.	Total Production in Kg.	Button Mushroom Compost			625 kg
10.	Sale of Production in Kg.	625 kg @ Rs 100 Compost 750 kg @ Rs 10			7500
Total					70000
11.	Total Profit	$70000 - (1125 + 57300)$			11575
12.	Gross profit	Total Profit + Labour wages + Room rent $11575 + (24200 + 3000) =$			38775
13.	Amount available for Distribution of benefit among members in third cycle = Sale of product – (Principal amount + interest + recurring cost) $70000 - (20666 + 521 + 57300)$				(-)8487

Note: - Out of remaining amount Rs. 8487/- kept reserve in second cycle the above amount will be paid third installment of loan.

Cost Benefit Analysis Fourth Cycle

Sr no	Particular	Unit	Quantity/no	Rate	Amount in (Rs)
A	Depreciation 10% on Capital Cost	Month	3	10%	1125
B	Recurring Cost for 3 Months				
1.	Cost of Rented room 1 Hall(mushroom growing Unit) @ Rs 1000/Month. (3 month) per oom	Month	3	1000	3000
2.	Formalin containing 250 in each Bottle.	No	2 bottle	300	600
3.	Labour wages 88 days = (@ Rs 275/ day) =Rs 24200	Days	88	275	24200
4.	Button Mushroom Compost Bags 250 no @ Rs 90 per bag and other raw material including carriage	No	250	90	22500
5.	Packaging (packaging material etc.)	Kg	2.5	600	1500
6.	Transportation Charges	-	-	-	1000
7.	Electricity and water usage charges @ Rs 1000 per month per room	Month	3	1000	3000
8.	Miscellaneous expenditure (stationery, Bill book, receipt etc.)		L/S	-	1500
	Total				57300
9.	Total Production in Kg.	Button Mushroom Compost			625 kg 750 kg
10.	Sale of Production in Kg.	625 kg @ Rs 100 Compost 750 kg @ Rs 10			62500 7500
		Total			70000
11.	Total Profit	70000 - (1125 + 57300)			11575
12.	Gross profit	Total Profit + Labour wages + Room rent 11575 + (24200 + 3000) =			38775
13.	Amount available for Distribution of benefit among members in fourth cycle = Sale of product - (Principal Amount + Interest + recurring cost for next cycle) =70000 -(0+0+57300)				12700

C.	INCOME	
C.1	Direct income	
	(i) First Cycle Dhingri	153423
	(ii) Second Cycle Button Mashroom	(-) 8300
	(iii) Third Cycle Button Mashroom	(-) 8487
	(iv) Fourth Cycle Button Mashroom	12700
	Total Direct Income	149336
C.2	Indirect Income	
	Labour wages	
	(i) First Cycle	24200
	(ii) Second Cycle	24200
	(iii) Third Cycle	24200
	(iv) Fourth Cycle	24200
	Total	96800
	Room Rent	
	(i) First Cycle	3000
	(ii) Second Cycle	3000
	(iii) Third Cycle	3000
	(iv) Fourth Cycle	3000
	Total	12000
	Total Indirect Income	108800
	Gross Income	258136

13. Summary of Economics

(a) Cost of Production in Four Circle

Drano	Particular	Amount in Rs.
1	Total Recurring Cost	
	(i) First Cycle Dhingri	58800
	(ii) Second Cycle Button Mashroom	57300
	(iii) Third Cycle Button Mashroom	57300
	(iv) Fourth Cycle Button Mashroom	57300
	Total	230700
2	10% Depreciation values on Capital Cost (Annually).	4498
3	10% Interest on Loan	3037
	Total	238235

(b) Abstract of Production Cost

Sr. No	Details	Amount (Rs)
1	Recurring cost	230700
2	10% depreciation value on capital cost	4498
3	10% Interest on loan	3037
	Total	238235

(c) Assessment of sale value

Sr. No	Details	Unit	Amount (Rs)
1	Recurring cost (230700/4375)	Kg	53
2	Profit Fixed 85 %	Kg	47
	Total		100
3.	Market Price	Kg	100

14. Benefit Cost Analysis (Yearly)

Sr. No	Particulars	Amount (Rs)
1	10% depreciation on capital cost (a)	4498
2	Recurring cost (b)	
2.1	Room Rent	12000
2.2	Labour	96800
2.3	Cost of compost bag	90000
2.4	Formalin	2400
2.5	Packaging (packaging material etc.)	7500
2.6	Transportation Charges	4000
2.7	Electricity and water usage	12000
2.8	Miscellaneous expenditure (stationery, Bill book, receipt etc.)	6000
	Total	230700
3	Total Production of Dhingri and Button Mushroom	4375 Kg
4	Sale value of Dhingri and Button Mushroom	437500
5	Sale value of compost	22500
	Total	460000
6	Total Profit= Sale value-(Capital cost + Recurring cost) = 460000-(44975+230700)	184325
7	Gross Profit = Total profit + Labour wages+ Room rent = 184325 + 96800+12000	293125
8	Distribution of profit among the members of group after four cycle = Total Profit – (Principal amount + Interest + Recurring cost for fifth cycle) = 184325-(0+0+34600)	149725

Note: - This amount is excluding Labour wages and room rent.

From the above it is clear that each member will get additional income Rs 22548 annually after doing one hour work daily as the labour work will be done by group member.

15. Resources of Funds and Fund Requirement

Sr no	Detail of Resources	Amount in Rs.
1	Project share on Capital cost of 44975 (50%)	22488
2.	Monthly contribution till date	3250
3.	Loan from bank	59150
	Total	84888

- Rs one lac will be provided to self help Group as a revolving fund to take the loan from bank.
- Apart from it the training cost of Rs. 65000/- will be borne by the project which includes boarding lodging, exposure visit and honorarium to the faculty.
- 50% of Capital cost will be borne by Project.

16. Computation of Break-even Point

Break-even Point = Capital Cost/ Sale /kg.- Recurring Cost /Kg.

$$= 44975 / 100 = 53$$

$$= 44975 / 47 = 956 \text{ Kg}$$

After sales of 956 kg Dhingri and button mushroom breakeven point can be achieved after three months.

17. Loan Repayment Schedule on (10% Interest)

S.no	Month	Loan Return			Cumulative Loan Return 6	Loan Remains		
		Principal Amount	Interest	Total		Principal Amount	Interest	Total
	Month-1	0	0	0	0	59150	493	59643
2	Month-2	0	0	0	0	59643	497	60140
3	Month-3	0	0		0	60140	501	60641
4	Month-4	18509	1491	20000	20000	40641	339	40980
5	Month-5	0	0	0	0	40980	342	41322
6	Month-6	0	0	0	0	41322	344	41666
7	Month-7	19975	1025	21000	21000	20666	172	20838
8	Month-8	0	0	0	0	20838	174	21012
9	Month-9	0	0	0	0	21012	175	21187
10	Month-10	20666	521	21183	21183	0	0	0
11	Total	59150	3037	62183	62183		3037	

18. Remarks:

The forth coming vision of the Group is to enhance their income by value addition in the form of Pickles, readymade soups, dried mushrooms; etc..

7 Surprising Mushroom Health Benefits for Your Skin, Brain, and Bones

"They contain many minerals, like selenium, potassium, copper, iron and phosphorus that are not often found in plant-derived foods."

1. Mushrooms may help keep you young.
2. Mushrooms can protect your brain as you age.
3. Mushrooms may boost your memory.
4. Mushrooms can help your heart health.
5. Mushrooms can assist in strengthening your bones.
6. Mushrooms will help give you energy
7. Mushrooms helps in fighting many diseases specially CANCER.

Delicacy of Mushrooms is special Nish, Tasty, Healthy and affordable.

Resolution-cum-Group Consensus Form

It is decided in the General House meeting of the Self Help Group.....Jai Maa Dunge.....held on
14 October at Labana.....that our Self Help Group will undertake the
Mushroom Cultivation as Livelihood Income Generation Activity under the Project for Improvement of
Himachal Pradesh.

Forest Ecosystem Management & Livelihoods. (JICA Assisted).

प्रधान Rajesh Kumar
जय माँ दुर्गा लबाना सदाना
तहः रामपुर, जिला शिमला (हि.प्र.)
Signature of Group Pradhan

सचिव Santosh
जय माँ दुर्गा लबाना सदाना
तहः रामपुर, जिला शिमला (हि.प्र.)
Signature of Group Secretary

Business Plan Approval by VFDS & DMU

Tai Maa Dunge.....Self Help Group will under Take the Mushroom Cultivation

As Livelihood generation Activity under the Project for improvement of Himachal Pradesh forest ecosystems & Management & livelihood (JICA Assisted). In this regard Business Plan of Amount (Rs.) Five lac.....has been submitted by this group on dated 14 October.....and this business plan has been approved by Shri. S. S. S. S. VFDS.

Business Plan with SHG resolution is being submitted to DMU through FTU for further action, please.

Thank you.

M. K. Singh
President
Village forest Dev. Society
Signature of VFDS Pradhan
Teh Rampur, Distt. Shimla (H.P.)

24/10/16
श्री. स. स. स. स.
सदस्य सभा 15/20/16
श्री. स. स. स. स. (हि.प्र.)
Signature of VFDS Secretary

Approved
GA
DMU Officer-cum-DCF,
Rampur Forest Division, H.P.