

No./Acctt./JICA \_\_\_\_\_  
**H.P. Forest Department**

Dated Bilaspur, the \_\_\_\_\_

From: DFO-cum-DMU Officer  
JICA-PIHPFEM&L  
(H.P.)

To: CCF-cum-FCCU Officer  
JICA-PIHPFEM&L Bilaspur  
Bilaspur (H.P.)

Subject: Submission of Business plan under PIHPFEM&L (HP JICA Forestry Project).

Memo: Enclosed please find herewith the following Business plan of Ghumarwin Range (Batch-I) as per detail given below:-

Sr. No.	Name of VFDS	Name of SHG	Name of activity	Total Capital Cost	Total Recurring Cost	Training & Capacity building	Grand Total the Business plan
1.	Kothi-Tobka	Jagriti	Bee Keeping	1,73,130	15,100	50,000	2,38,230

Note:- This is a pure S.C group, hence entitle for 75% project support for Capital cost.  
This is for favour of kind information & further necessary action please.

Encl :As above.

Divisional Management Unit,-DMU  
Officer JICA Forestry Project,  
Distt.Bilaspur (H.P.)

Endst. No./Acctt./JICA/ 11405-06 Dated, the 12/1/2022

Copy is forwarded for information and necessary action to:-

- ✓ 1. CPD (JICA-PIHPFEM&L) Potters Hill, Summer Hill, Shimla-5 (H.P.) alongwith one copy of approved business plan.
2. RFO-cum-FTU Officer Ghumarwin alongwith three copies of each approved business plan.

Diary No. 1820  
Date 27/01/22

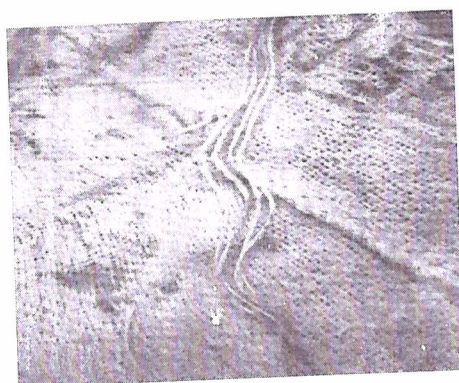
Divisional Management Unit,-DMU  
Officer JICA Forestry Project,  
Distt.Bilaspur (H.P.)

## BUSSNESS PLAN FOR BEE KEEPING

INCOME GENERATING ACTIVITY – Food Processing(Bee Keeping)

by

**Jaagriti - Self Help Group ( Kothi Tobka)**



SHG/CIG Name	::	Jaagriti (Kothi- Tobka)
VFDS Name	::	Kothi Tobka
Range	::	Ghumarwin
Division	::	Bilaspur

**Prepared Under –**



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

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## 1. Description of SHG/CIG

1	SHG/CIG Name	::	Jaagriti	
2	VFDS	::	Kothi Tobka	
3	Range	::	Ghumarwin	
4	Division	::	Bilaspur	
5	Village	::	Kothi Tobka	
6	Block	::	Ghumarwin	
7	District	::	Bilaspur	
8	Total No. of Members in SHG	::	10 - females	
9	Date of formation	::	10-1-2021	
10	Bank a/c No.	::	88821300017007, IFSC code=PUNB0HPGB04	
11	Bank Details	::	HP Gramin bank Ghumarwin	
12	SHG/CIG Monthly Saving	::	50/-	
13	Total saving	::	6,000/-	
14	Total inter-loaning	::	Nil	
15	Cash Credit Limit	::	Nil	
16	Repayment Status	::	Nil	



## 2. Beneficiaries Detail:

Sr.No	Name	Father/Husb and Name	Age	Category	Income Source	Address
1	Parmila devi ,President	Dharpal	42	SC	Agriculture	Vill.Kothi Tobka P.O Kothi
2	Sapna devi secretory	Rajander singh	40	SC	Agriculture	Vill.Kothi Tobka P.O Kothi
3	Anita devi Treasure	Ramlal	35	SC	Agriculture	Vill.Kothi Tobka P.O Kothi
4	Priyanka	Gurudutt surat prakash	33	SC	Agriculture	Vill.Kothi Tobka P.O Kothi
5	Tara devi	Pawan kumar	41	SC	Agriculture	Vill.Kothi Tobka P.O Kothi
6	Reeta devi	Vijay kumar	27	SC	Agriculture	Vill.Kothi Tobka P.O Kothi
7	Anjana kumari	Ajay kumar	28	SC	Agriculture	Vill.Kothi Tobka P.O Kothi
8	Bramhi devi	Rajander kumar	40	S.C	Agriculture	Vill.Kothi Tobka P.O Kothi
9	Pooja kumari	Laxman ram	29	SC	Agriculture	Vill.Kothi Tobka P.O Kothi
10	Yasodha devi	Surjan ram	50	SC	Agriculture	Vill.Kothi Tobka P.O Kothi

## 3. Geographical details of the Village

1	Distance from the District HQ	::	27 km
2	Distance from Main Road	::	50 mtr.
3	Name of local market & distance	::	Kothi ½ Km
4	Name of main market & distance	::	Ghumarwin, 5 Km
5	Name of main cities & distance	::	Bilaspur, 27 Km
6	Name of main cities where product will be sold/ marketed	::	Bilaspur, Ghumarwin

#### 4. Executive Summary

Honey farming income generation activities has been selected by Jaagriti self help group ( K Othi – Tobka ) . This IGA will be carried out by ten ladies by this SHG. This activity is being already done by Some 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. 500 per Kg.

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

1	Name of the Product	::	Honey
2	Method of product identification	::	The group along with JICA staff held many meetings to identify the livelihood activity and discussed on some issues like Geographical situation of the area ,climate, available flora and fauna in the area , skill for preparation of product,marketing status and then all SHG Members agreed to adopt "Bee Keeping" with 5 box each member initially and later on the box will be increased .More product of similar process like sericulture will also be added later on .
3	Consent of SHG members	::	All SHG members are agreed and passed resolution with all consent .

#### 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 from 50 boxes @ 3 kg per box and in future group will increase the numbers of boxes as per demand of product .The SHG will also make wax honey from the honey comb and bee venom later on .Sericulture will also be added in IGA later on .

## 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.

## 8.Requirement of raw material and expected production

The group required 50 Honey boxes initially @ 5 box for each member .No other major raw material is required because the honey bees generally extract honey from the existing flora and fauna in the area . The expected yield is given below.

Sr.no	Raw material	unit	Time	Quantity	Amount per kg (Rs)	Total amount	Remarks
1	Honey Boxes	50 No	75-90 days	1.50 Qtl.	Rs.500/-	Rs.75000	

## 9.Description of Marketing/ Sale

1	Potential market places	Ghumarwin and Kuthera market
2	Distance from the unit	Both 6 km.
3	Demand of the product in market place/s	Sufficient local demand. Excess produce after meeting with the local demand ,will be sold in the Ghumarwin market through Hamira shop and other kariyana retailers.
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 locally and in the nearby markets.
5	Marketing Strategy of the product	The product will be sold in 250 gram ,500 gram and 1 kg packing in glass jars of the same capacity .
6	Product branding	Initially, product will be sold with the SHG name branding with JICA logo . Later on it will be sold o cluster level branding .
7	Product "slogan"	"A product of SHG Jaagriti "



## 10. 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 winter season because of its medicinal value for the cure of cough and cold.
- Market is at a small distance and the transportation charges will be small.
- All most every house hold kept the honey in his house for use as medicine as and when required. Hence, the demand of honey is sustained.

### ❖ Threats/Risks –

- Effect of temperature, moisture at time of flowering and packaging particularly in winter and rainy season.
- The loss of flowering of flora and fauna due to hail storm and heavy rain which resulted in reduction of honey production.
- Competition with branded companies product available in the market in attractive packing.

## 11. Description of Management among members

By mutual consent SHG group members will decide their role and responsibility to carry out the work. Each member will look after 5 honey boxes and also extract honey individually. The honey so extracted by each member will be collected after weighing at a one place where it will be packed in jars of different capacity jointly by all. The produce there after supplied to market. The profit obtained there after will be divided amongst all members according to their production.



## 12. Description of Economics:

<b>A. CAPITAL COST</b>				
Sr.No	Particulars	Quantity	Unit Price	Total Amount (Rs.)
1	Apis malifera Bees with colony	50	3200	160000
2	Honey extractor	1	4480	4480
3	Honey extractor tray	1	2800	2800
4	Smoker	10	450	4500
5	Bee vails	10	90	900
6	Bee Hive tool	10	45	450
<b>Total Capital Cost (A) =</b>				<b>1,73,130/-</b>

<b>B. RECURRING COST (Annual)</b>					
Sr.no	Particulars	Unit	Quantity	Rate	Total Amount (Rs)
1	Labour (will be done by SHG members)	-	-	-	-
2	Yearly consumption of Sugar by bee (chemical free)		5	1600	8,000/-
3	Yearly requirement of glass jars for packing	L/S	L/S	L/S	6,000/-
4	Repair and maintenance	L/S	L/S	L/S	300/-
5	Carriage and cartage	L/S	L/S	L/S	300/-
6	Miscellaneous expenditure (Stationary, Bill book, Receipt book etc.)	L/S	L/S	L/S	500/-
<b>Total</b>					<b>15,100/-</b>

C.	Cost of Production (Annually)	
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost one cycle = 15,100/-	15,100/-
2	10% depreciation annually on capital cost	17,313 /-
	Total annual recurring cost.	32,413/-

D.	Analysis of Income and Expenditure Annual					
Sr.No	Particulars	Unit	Quantity	Rate	Amount (Rs)	Remarks
1	Cost of Production 1 cycle = 1.5qtl * 3 cycle = 4.5qtl	Kg	450kg	72/-	72,400/-	Excluding labour cost which will be done by group members
2	Expected Selling cost of the product 1 cycle = 1.5 qtl * 3 cycle = 4.5qtl	Kg	450 kg	500/-	2,25,000/-	Depend on decrease and increase of market rate
3	Annually income to the SHG including labour cost	Kg	450kg	428/-	1,92,600/-	Labour done by the group members will be met with out of annual income .
4	Per member income Annual	Nos.	10	19,260/-	1,92,600/-	Every member will get 19,260/- Annually including their Labour.

### 13. Fund requirement:

Sr.No	Particulars	Total Amount (Rs)	Project Contribution	SHG Contribution
1	Total capital cost	1,73,130/-	1,29,847/-	43,282/-
2	Total Recurring Cost	15,100/-	--	15,100/-
3	Trainings/capacity building/ skill up-gradation	50,000/-	50,000/-	--
	<b>Total</b>	2,38,230/-	1,79,847/-	58,382/-

#### Note-

- **Capital Cost** - 75% of capital cost to be covered under the Project being a S.C group
- **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 provided for purchase of Bee Keeping Boxes, Honey Processing Machine, Smoke provider and other equipment's by the project.</li> <li>• Rs 1 lakh as revolving fund will be parked in the SHG bank account by the project.</li> <li>• Trainings/capacity building/ skill up-gradation cost will be borne by the project.</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>• 25% 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

## 15. Computation of break-even Point

Capital Cost = 1,73,130/-

Production Cost Per Kg = 72/-

Selling price Per Kg = 500/-

Profit in 1 Kg = 428/-

Breakeven point = 1 Year

Note:- After sale of 4.04qtl. of honey, the breakeven point can be achieved after 1 year.

## 17 .Other sources of income:

Income from wax and Bee venom.

**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.

**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

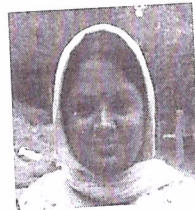
18. Individual Photo of Jaagriti SHG Members Kothi Tobka VFDS



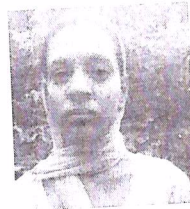
PARMILA DEVI  
(Pardhan)



SAPNA DEVI  
(Secretary)



NEETA KUMARI  
( Treasurer)



RITA DEVI



ANJANA KUMARI



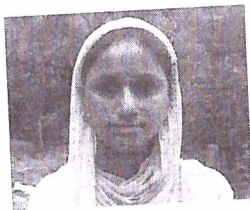
YOSHODA DEVI



TARA DEVI



POOJA



PRIYANKA DEVI



BARHMI DEVI

19. Group Photo Of Jaagriti SHG Kothi Tobka VFDS





## Resolution-cum-Group Consensus Form

It is decided in the General House meeting of the group.....Jaagriti (Kothi Tabla) held on 23/12/2021 at Kothi Tabla that our group will undertake the.....Bee keeping..... as Livelihood Income Generation Activity under the Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted).

Signature of Group Pradhan

Signature of Group Pradhan

Signature of Group Secretary

13

## Business Plan Approval by VFDS

.....SHG. Taraxiti..... group will undertake the ..... Rec keeping ..... as Livelihood Income Generation Activity under the Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted). In this regard Business Plan of amount (Rs) ..... 238,230/- ..... has been submitted by this group on dated ..... 6/11/2022 ..... and this business plan has been approved by ..... E.C. B. Kothi Taluka ..... VFDS. Business Plan with SHG resolution is being submitted to DMU through FTU for further action, please.

Thank you

प्रधान २५०११ सचिव  
ग्राम वन विकास समिति कोठी टोबका  
जिला बिलासपुर (हि.प्र.)

Signature of VFDS Pradhan

प्रधान सुनील कुमार सचिव  
ग्राम वन विकास समिति कोठी टोबका  
जिला बिलासपुर (हि.प्र.)

Signature of VFDS Secretary



पुनीमादेवी

Signature of group pardhan

प्रधान रमनारायण राम सचिव  
ग्राम वन विकास समिति कोठी टोबका  
जिला बिलासपुर (हि.प्र.)

Signature of VFDS Pardhan

R. S. Luma / Sd  
H. C. Ranyala Beat

Signature of Forest Guard

Signature of Range Forest officer

(Cum FTU officer Ghumarwin)

Sapana Devi

Signature of group secretary

प्रधान शुनीव कुमार सचिव  
ग्राम वन विकास समिति कोठी टोबका  
जिला बिलासपुर (हि.प्र.)

Signature of VFDS Secretary

Signature of Block officer

Approved by

Divisional Management Unit-DMU  
Officer JICA Forestry Project,  
Distt. Bilaspur (H.P.)

DFO Cum DMU officer

Bilaspur Forest division



