

Income generating activity  
business plan  
Seera Vadi and its value addition  
2023



Name of the self help group	-	" Krishna"
Name of the Rural Forest Development Committee	-	Balghar
Name of the Field Technical Unit	-	Jhanduta
Name of DMU/ Forest Division	-	Bilaspur
FCCU/Circle	-	Bilaspur
Sponsored by PIHPFEM&L JICA	prepared by:– DMU Bilaspur , FTU Jhanduta and " Krishna " Self Help Group	

## Table of Contents

Description	Page
Introduction	3-4
executive Summary	4
Details of Self Help Group	4-6
Geographical description of the village	6
Description of the product related to the income generating activity.	7
production processes	7
Description of the production plan	8-9
Marketing / Sales Details	9-10
Management details among members	10
SWOT analysis	10
Description of potential risks and measures to reduce them.	10
Description of the economics of the project	11-
Description of Economics	12
Analysis of income and expenses	13
Funds Required	14
source of funding	15
Training / Capacity Building / SkillUpgradation	15
Even - breakpoint calculation	16
Other sources of income	17
Bankloan repayment	18
Monitoring methods	19
Comments	20

## Introduction

**Balghar (Materi)** village is located in Jhandutta Tehsil of Bilaspur district of Himachal Pradesh. It is located 35 km from Bilaspur. Himachal Pradesh Forest Ecosystem Management contributes to environmental protection and economic development by funding, biodiversity conservation, livelihood improvement support and strengthening institutional

### V F D F Area :-

area of this micro plan comprises of 2 wards, ward number-2 and ward number-3. This area is about 35 km away from the district headquarter Bilaspur. As per the survey done by the agency, there are total 268 families in **Balghar microplan**. **There** are 1016 men and women and 139 children.

### Distance from forest and other offices :

**Balghar** VFD is around 7km away from **Jhanduta Forest Range**. VFDs **Balghar** falls between **Jhanduta and Mandwapul**,

### Important Feature :-

This district is situated in central Himachal and is famous for its tourist places and Himalayan tours , the Himalayan tour routes from Bilaspur district connect Kullu , Shimla , Solan , Mirpur and Kangra districts, these districts border Bilaspur district on the west and south, north-northeast and east respectively.

This district is famous for ancient settlements , traditional handloom and cultivation of wheat and maize

Bilaspur city is situated on the banks of Govind Sagar Lake , people of Bilaspur are known for their hard work .

Forests and forest ecosystems are repositories of rich biodiversity , and play a vital role in preserving fragile sloping lands and were the primary sources of livelihood for the rural population. Rural people are directly dependent on forest resources for their livelihood and socio-economic development. The harsh reality is that these resources are continuously depleting due to overexploitation such as for fodder , fuel , NTFP extraction, grazing , fire and drought etc.

self-help groups have been formed under Balghar Rural Development Committee to implement livelihood improvement activities . One of them is **Krishna Self Help Group**, which is engaged in making of Seera Vadiya and its value addition . The group members belong to the weaker sections of the society and have less land. To enhance his socio-economic status , he decided to produce Seera Vada . For preparing the business plan, SMS of Technical Support Office Forest Division Bilaspur , Dr. Ulshida Sharma and Anita

Sharma, Field Technical Unit Coordinator Forest Range Officer Jhanduta, Forest Guard Rahan Beat and Forest Block Officer, Jhanduta were involved .

## executive Summary

Family	Scheduled Tribes	scheduled caste	Other Previous Category	General	Total
Number of HH	0	18	53	197	268
% of HH	0	7%	20%	73%	100%

### 1. Details of Self Help Group

**Radha** Self Help Group was formed in February/ 02 / 2016 by the workers of Development Block Jhandutta then incorporated under JICA PROJECT under Gramin Van Vikas Samiti Balghar to provide livelihood improvement support by upgrading the skills and capacities . The group comprises poor and marginal farmers.

**Radha is** a self-help group ( of 13 women ) consisting of members from the marginalized and financially weaker sections of the society with less land resources . Though all the members of the group grow seasonal vegetables etc. but since the land of these members is very small and irrigation facility is less and the production level has reached near saturation , to meet their financial requirements they decided to make seera and vadi . This can increase their income . There are members in this group and their monthly contribution is Rs 50 /- per month. The details of the group members are as follows : -



फोटो के साथ स्वयं सहायता समूह सदस्यों का विवरण

क्र स	नाम	पद	वर्ग	उम्र	शैक्षणिक योग्यता	मोबाइल नंबर
1.	राकुनाली देवी	प्रधान	O.B.C	55	5th	96250 88441
2.	कंचन देवी	सचिव	O.B.C	39	10th	78767 78979
3.	कमी देवी	सदस्य	O.B.C	52	5th	89886 80638
4.	करी देवी	सदस्य	O.B.C	57	5th	70185 67433
5.	शैरानी देवी	सदस्य	O.B.C	52	5th	88943 70330
6.	विमला देवी	सदस्य	O.B.C	58	अशिक्षित	88943 70330
7.	लक्ष्मी देवी	सदस्य	O.B.C	65	अशिक्षित	98169 71733
8.	शीला देवी	सदस्य	O.B.C	57	अशिक्षित	85807 44385
9.	सुकाशा देवी	सदस्य	O.B.C	66	अशिक्षित	85880 33178
10.	रामप्रारी	सदस्य	O.B.C	59	5th	98177 07319
11.	अमीता देवी	सदस्य	O.B.C	44	10th	88945 28484
12.	बनीता देवी	सदस्य	O.B.C	34	10th	86280 50311
13.	आशा देवी	सदस्य	O.B.C	52	10th	88949 89792
14.						
15.						
16.						
17.						
18.						

## 2. Details of SHG / CIG

° कुछा स्वयं सेविका संघ



बकुतला देवी



कंचन देवी



कमल देवी



कैदरी देवी



शैशनी देवी



पिपला देवी



लक्ष्मी देवी



श्रीवा देवी



प्रकाश देवी



रामायारी



रुमीता देवी



बनीता देवी



राशा देवी



Name of the self help group	-	"Krishna" self help group
SHG/CIG MIS Code Number	-	,
VFDS	-	Balghar
Enclave	-	Jhandutta
Forest Division	-	Bilaspur
Village	-	Materi, Ward-2
Section	-	Jhandutta
District	-	Bilaspur
Total number of members in the SHG	-	13
Date of formation	-	07/02/2016
Name and details of the bank	-	PNB JHANDUTTA
Bank account number	-	64400001000550 32
SHG/Monthly Savings	-	Rs. 50 /- per month
Total savings	-	2,500 /-
Total Inter-Loan	-	Yes
cash credit limit	-	5000 /-
Repayment Status		

### 3. Geographical description of the village

away from district headquarter	-	3.5 km
Distance from the main road	-	1 (but 100 to 200 meters from the main road) approx
and distance of local market	-	Jhandutta 7 Km.
Names and distances of major cities	-	Bilaspur 35 , Barhi 15 Km .
Names of major cities where The products will be sold/marketed	-	Jhanduta Barhin, Samoh Bilaspur



#### 4. Description of the product related to the income generating activity

1	Product Name	-	Badia ( Moong Dal , Mah , Masardal , etc. ) Sira ( Wheat Seed )
2	product identification method	-	This activity is already being done by women of some self-help groups. the decision is made by the members of the group
3	SHG/CIG/ Cluster members	-	Yes

#### 5. Description of production processes

- The group will manufacture syrup of moong , maah , masardal and danthal ( arpipatta ) and wheat seed. This business activity will be carried out by the group members throughout the year.
- of making Badi takes about 3 days and making Syrup takes 12-15 days.
- estimation / experience - 1.25-1.50 kg dal and 150-200 grams of spices ( black pepper , big cardamom , celery , cumin etc. ) will make 1 kg badi. 1 kg syrup is also considered.
- The production process includes processes like cleaning , washing , soaking , grinding , mixing , drying etc.
- Initially the group will produce 200 kg Badi and 100 kg Cera per month and in future the group will expand as per the demand and make other products also which follow the same production process.

#### 6. Description of the production plan

1	Production cycle ( in days )	-	3 days for badi and 12-15 days for sera
2	Manpower required per cycle ( No. )	-	1 3
3	Source of raw materials	-	Local Market / Main Market

4	Source of other resources	-	Local Market / Main Market
5	Quantity required per cycle ( kg )	-	300 kg pulses and 4.5-5 kg spices and 400 kg wheat seeds for Badi ( initially )
6	Estimated production per cycle ( kg )	::	100 kg . Gr . Sira and 25 kg . Gr . Large

#### raw material requirements and expected production

No. 1000/-	Raw materials	Unit	Time	quantity	Quantity per Kg ( Rs . )	Total amount	Expected Production Monthly ( kg )
1	Lentils	Kilogram	Monthly	300	120	36,000	250
2	Spices	Kilogram	Monthly	45	200	9,000	
	wheat seed	kilograms	of the month	400	20	8,000	200

#### 7. Marketing / Sales Details

1	Potential market places	::	Jhandutta Samoha, Barthin , 7 , 10 and 15 km respectively . m .
2	Distance from the unit	::	7 km.
3	the market place / s	-	Daily demand and high demand during festive and wedding occasions.
4	Market Identification Process	-	Group members will select / list retailers / wholesalers as per their production capacity and market demand. Initially the product will be sold in nearby markets.
5	Productivity Marketing Strategy	-	SHG members will sell their produce directly from village shops and construction sites / shops. Also

			through retailers , wholesalers in nearby markets. Initially the produce will be sold in 1 kg packaging.
6	Product branding	-	CIG / SHG level will be done by branding of CIG / SHG. Later this IGA may require branding at cluster level
7	Product " slogan "	-	" Krishna Products "

## 8. Management details among members

By mutual consent, the members of the SHG group will decide their roles and responsibilities for carrying out the work. The work will be divided among the members as per their mental and physical abilities.

- Some group members will be involved in the pre - production process ( e.g. , purchasing raw materials, etc. )
- Some members of the group will be involved in the production process.
- Some group members will be involved in packaging and marketing.

## 9. SWOT analysis

### ❖ Strength -

- The activity is already being done by some self help group members
- Raw material easily available
- The manufacturing process is simple
- Proper packing and easy to transport
- The product has a long shelf life

### ❖ weakness -

- , humidity , humidity effect on manufacturing process / product .
- Excessive labor intensive work.
- Product manufacturing cycles will increase during winter and rainy seasons

### ❖ chance -

- Festive weddings - the most in demand on the occasion of the wedding
- Location of markets
- / weekly consumption and consumption by all shoppers in all seasons

### ❖ Hazards / Risks -

- packaging, especially in winter and rainy seasons.
- Sudden rise in raw material prices
- Competitive market

## 10.Economics Description :

One .	Capital Cost			
Serial Numb er	Description	amount	Unit Price	Total Amount ( Rs. )
1	( 1-2 HP ) with installation .	1	20 000	20 , 0 00
2	Water tub ( 40-50 litres )	3	500	15 00
3	Drums for storing - water , pulses, raw material etc - ( 80-100 litres ) – Plastic	3	1000	3000
4	Plastic sheet ( example - 40*60 inch )			2 000
5	plastic mug			10 00
6	kitchen tools			4 000
7	water strainer			1 0 00
8	Finished product storage cupboard / rack			5 000
9	Digital Weighing Scale Machine	2	1000	1 000
10	Poly Sealing Table Top Heat Sealer Pouch Plastic Packaging Machines	1	2000	2000
11	Aprons , caps , plastic hand gloves , etc			2 000
12	Chairs , tables			5 000
13	Mixer	1	6000	6000

	Total capital cost ( A ) =			53500
--	----------------------------	--	--	-------

B.	recurring cost				
Serial Number	Description	Unit	amount	price	Total Amount ( Rs . )
1	Raw material ( pulses )	kg / month	300	120	36000
	Raw material ( wheat seed )	kg / month	400	20	8000
2	Raw Material ( Masala )	kg / month	45	200	9000
3	Rent	month	1	200	200
4	Labour ( to be done by SHG members )	5 hours	150	50	7500
5	Packaging Materials	month	1	300	300
6	transportation	month	1	500	500
7	Other ( stationary , electric , waterproof , machine repair )	month	1	1000	1000
	recurring cost				62500
Total recurring cost B =					55, 0 00
( Recurring Cost - Labor Cost ) Work / labor will be done by the members of the Self Help Group.					

C.	cost of production ( monthly )	
Number	Description	Amount ( Rs . )
1	Total recurring costs	55, 0 00

2	Depreciation at 10 % per annum on capital cost	525
	<b>Total</b>	<b>56025</b>

D. Selling Price Calculation ( Per Cycle )					
Serial Number	Description	Unit	amount	Amount ( Rs .)	
1	cost to make	Kilogram	1	50+190=240	It will decrease as the production quantity increases
2	Current Market Value	Kilogram	1	150 -180 for Sera and 300 for Badi	
3	Expected selling price by SHG	Rs	1	180 for Seera and 260 for Badi	

#### 11. Analysis of income and expenses ( Monthly ):

Serial Number	Description	Amount ( Rs .)
---------------	-------------	----------------



m be r		
1	Depreciation at 10 % per annum on capital cost	525
2	Total recurring cost	55,500
3	Total Production per Month ( kg )	200 for Sera and 250 for Badi ( Quantity )
4	Selling Price ( per kg )	180 for Seera and 260 for Badi
5	Income Generation for Seera (200*180) and for Badi ( 250*260) .	36000 for Sera and 65000 for Badi Total = 101000
6	Net Profit ( 101000-56025)	44975
7	distribution of net profit	<ul style="list-style-type: none"> <li>• The benefits will be distributed equally among the members on monthly / yearly basis.</li> <li>• The profit will be used to meet recurring costs.</li> <li>• The profits will be used for further investment in IGA</li> </ul>

## 12.FEATURES :

Serial Number	Description	Total Amount ( Rs .)	Project contributions	SHG Contribution
1	Total Capital Cost	53500	4 0125	1 3,375
2	Total recurring cost	55, 0 00	0	55, 0 00
3	Training / Capacity Building / Skill Upgradation	50000	50000	0
	<b>Total</b>	158,500	90125	68,375

### Comment -

- **Capital Cost** – 75% of the capital cost is to be covered under the project
- **Recurring cost** – **To be borne by** the SHG / CIG.
- **Training / Capacity building / Skills upgradation** - To be borne by the project

### 13. Source of Fund :

Project support ;	<ul style="list-style-type: none"><li>• %75of the capital cost will be provided by the project</li><li>• 1lakh will be deposited in the SHG bank account .</li><li>• Training /Capacity Building /Skill Upgradation Cost.</li><li>• SHGtaking loan from bank, interest subsidy of %5will be deposited directly by DMU to / the bankfinancial institution and this facility will be for three years only. SHGhas to pay principal installments on regular basis.</li></ul>	/equipment will be procured by the respective DMU /FCCU after following the codal formalities .
SHG Contribution	<ul style="list-style-type: none"><li>• %25of the capital cost will be borne by the self help group</li><li>• Recurring costs will be borne by the Self Help Group</li></ul>	

### 14. Training / Capacity Building / Skill Upgradation

Training / capacity building / skill upgradation costs will be borne by the project.

The following are some of the training / capacity building / skill upgrading proposed / required :

- RawMaterialCostEffectiveProcurement
- Qualitycontrol
- packagingandmarketing
- FinancialManagement

## 15. break - even point

= Capital Expenditure / Selling Price ( per kg ) - Production Cost ( per kg )

= 63000 for seracs / ( 180 -50)= 485 kg

= Badikeli A ( 63000 / ( 260-190)=900 kg

In this process break even will be achieved after selling 485 kg molasses and 900 kg bulk. Hence break even will be achieved in 4-5 months.

## 16. Other sources of income :

Villagers / local people earn income from grinding pulses , wheat , maize etc.

**17. Bank Loan Repayment** - If loan is taken from Bank it will be in the form of Cash Credit Limit and there is no repayment schedule for CCL ; however , monthly savings and repayment receipts from members should be sent through CCL.

- In CCL , the outstanding principal loan of the SHG should be paid in full to the banks once in a year. Interest amount should be paid on monthly basis.
- In term loans , repayment should be done as per the repayment schedule in banks.
- Project Assistance - Subsidy at 5% interest rate will be deposited by DMU directly to the bank / financial institution and this facility will be for three years only. SHG/CIG has to pay the installments of the principal amount on regular basis

## 18. Monitoring method-

- The Social Audit Committee of VFDS will monitor the progress and performance of the IGA and suggest corrective actions, if necessary, to ensure the unit operates as per projections.
- Each member of the SHG should review the progress and performance of the IGA and suggest corrective actions, if necessary, to ensure that the unit operates as per the expectations.

Some key indicators to watch for are :

- Group size
- fund management
- Investment
- Ipadhi
- production level
- Productivity

- Unsold goods
- Market access

**19.comments**

**अनुसूचक**

हम सब समूह सदस्य ने आईसीए गतिविधि में सक्रिय रूप से भाग लेने के लिए सहमति दी है एचपी पारिस्थितिकी तंत्र प्रबंधन और आजीविका में सुधार और वीएफडीएच के साथ समन्वय के लिए जेआईसीए परियोजना के दिशानिर्देश के अनुसार समूह ( **गोरा व बडी** ) द्वारा चुना गया।

सदस्यों का विवरण इस प्रकार है

क्र.सं.	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1.	राकुन्ता देवी	प्रधान	O.B.C		राकुन्ता देवी
2.	कंचन देवी	सचिव	O.B.C	39	कंचन देवी
3.	कमी देवी	सदस्य	O.B.C	52	कमी देवी
4.	करी देवी	सदस्य	O.B.C	57	करी देवी
5.	शैलानी देवी	सदस्य	O.B.C	52	शैलानी देवी
6.	विमला देवी	सदस्य	O.B.C	असिद्धित	विमला देवी
7.	लक्ष्मी देवी	सदस्य	O.B.C	असिद्धित	लक्ष्मी
8.	शीला देवी	सदस्य	O.B.C	असिद्धित	शीला देवी
9.	प्रकाश देवी	सदस्य	O.B.C	असिद्धित	प्रकाश देवी
10.	रामलक्ष्मी	सदस्य	O.B.C	59	रामलक्ष्मी
11.	अमीता देवी	सदस्य	O.B.C	44	अमीता देवी
12.	बनीता देवी	सदस्य	O.B.C	34	बनीता देवी
13.	आशा देवी	सदस्य	O.B.C	52	आशा देवी
14.					
15.					
16.					

हस्ताक्षर अमिताब्ज देवी  
सचिव स्वयं सहायता समूह

अमिताब्ज देवी  
प्रधान  
राधा स्वयं सहायता समूह  
बलघाड़ (जबल) तह० झण्डूता  
जिला बिलासपुर (हि०प्र०)

हस्ताक्षर अमिताब्ज देवी  
प्रधान स्वयं सहायता समूह

सचिव अमिताब्ज देवी

हस्ताक्षर  
सचिव, वन ग्रामीण विकास  
समिति

लक्ष्मी Babita Kumari  
बलघाड़ ग्राम वन विकास समिति  
घाई 2 और 3 गांव व डा०  
बलघाड़ तह० झण्डूता  
जिला बिलासपुर (हि०प्र०)

हस्ताक्षर  
प्रधान, वन ग्रामीण विकास  
समिति

प्रधान, बलघाड़ ग्राम वन विकास समिति  
गांव व डा. बलघाड़, तह. झण्डूता  
जिला बिलासपुर (हि.प्र.)

हस्ताक्षर  
वन खण्ड अधिकारी  
Rajendra Kumar  
Rajendra Kumar

हस्ताक्षर  
वन खण्ड अधिकारी

कोषाध्यक्ष  
बलघाड़ ग्राम वन विकास समिति  
गांव व डा. बलघाड़, तह. झण्डूता  
जिला बिलासपुर (हि.प्र.)

हस्ताक्षर  
R.F.O. Jharkhand  
वन प्रशिक्षण अधिकारी

डीएमयू द्वारा



